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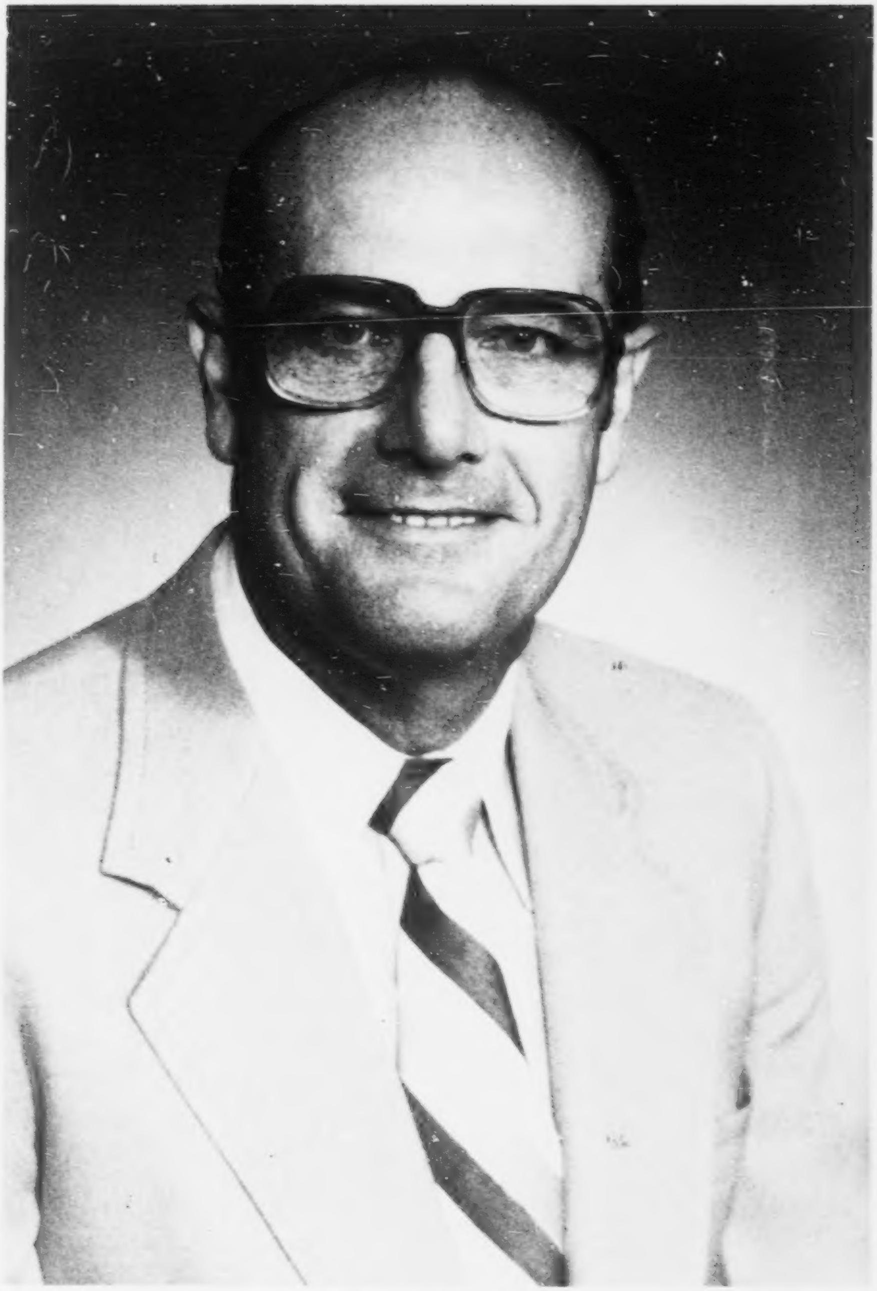
ONE HUNDRED FOURTEENTH ANNUAL REPORT of the KANSAS INSURANCE DEPARTMENT

FLETCHER BELL
Commissioner of Insurance

FOR YEAR ENDING DECEMBER 31, 1983



FLETCHER BELL

Commissioner of Insurance

THE HONORABLE JOHN CARLIN

Governor

FLETCHER BELL
COMMISSIONER OF INSURANCE

The Honorable John Carlin
Governor of Kansas
Statehouse
Topeka, KS

Dear Governor Carlin:

I am very proud to present to you the One Hundred and Fourteenth Annual Report of the Kansas Insurance Department.

The basic content of this report is established by the provisions of K.S.A. 40-108. The report sets forth the recent activities of the department and the statistical data relating to the financial condition of the companies authorized in Kansas as of December 31, 1983.

Respectfully submitted,

Fletcher Bell
Commissioner of Insurance

STATE OF KANSAS • 420 S.W. 9TH • TOPEKA 66612 • 913-296-3071

KANSAS SUPERINTENDENTS

Name and Residence	*Term of Office*
Webb, William C., Fort Scott	1871 to 1873
Russell, Edward, Leavenworth	1873 to 1874
Clarkson, Harrison, Topeka	1874 to 1875
Welch, Orrin T., Topeka	1875 to 1883
Morris, Richard B., Atchison	1883 to 1887
Wilder, Daniel W., Hiawatha	1887 to 1891
McBride, W. H., Osborne	1891 to 1893
Snider, S. H., Kingman	1893 to 1895
Anthony, George T., Ottawa	1895 to 1896
Riddle, Alexander P., Minneapolis	1896 to 1897
McNall, Webb, Gaylord	1897 to 1899
Church, Willard V., Marion	1899 to 1903
Luling, Charles H., Wichita	1903 to 1907
Barnes, Charles W., Osage City	1907 to 1911
Lewis, Isaac S., St. John	1911 to 1915
Wilson, Carey J., Topeka	1915 to 1919
Travis, Frank L., Iola	1919 to 1923

COMMISSIONER OF INSURANCE

Name and Residence	*Term of Office*
Baker, William R., Topeka	1923 to 1929
Hobbs, Charles F., Baldwin	1929 to 1947
Sullivan, Frank, Lawrence	1947 to 1971
Bell, Fletcher, Lawrence	1971 to ——

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Office of Commissioner of Insurance

STATE INSURANCE DEPARTMENT

Official Address: 420 S.W. 9th, Topeka, Kansas 66612
Telephone: Area Code 913 296-3071
Toll Free Line for Consumers: 1-800-432-2484
Wichita Branch Office Address: 1512 North Broadway 67214
Telephone: Area Code 316 267-5279

Fletcher Bell, Commissioner of Insurance
Ron Todd, Assistant Commissioner
Mary Lou Heckathorn, Secretary to the Commissioner
Jerry N. Banaka, Director of Research and Planning
Richard D. Brock, Administrative Assistant
D. Dean Larson, Executive Secretary
Ronald K. Nitcher, Controller and Auditor
Pamela F. Sjoholm, Chief Attorney
Michael J. Dutton, Special Attorney
Claire K. McCurdy, Attorney
Christopher Miller, Attorney
Derenda J. Mitchell, Attorney
Frank A. Caro, Jr., Attorney
Terry D. Tiede, Chief Examiner
Richard G. Huncker, Accident and Health Supervisor
M. W. Wiglesworth, Agents and Brokers Supervisor
Robert J. Kennedy, Consumer Assistance Supervisor
Raymond E. Rathert, Fire and Casualty Supervisor
Marlyn K. Burch, Life Supervisor
A. D. Grover, Securities Vault Supervisor
Cheryl L. Fink, Communications Supervisor

THE COMMISSIONER

Duties and Responsibilities

The functions of the Commissioner of Insurance and his Department differ significantly from many other state officers since the Commissioner, by virtue of his elected capacity, is directly responsible for service to and protection of the people of this state. K.S.A. 40-103 and K.S.A. 40-104 impose complex duties on the Commissioner of Insurance by granting him sole supervision, control and regulation of corporations, companies, associations, societies, exchanges, partnerships, or persons authorized to transact the business of insurance in Kansas as well as supervision over many of their transactions.

A wide variety of responsibilities emanate from this broad grant of supervisory authority. To outline the areas of responsibility in a general sense, the Commissioner has ultimate supervisory authority in the following fields:

(1) *Company Admissions and Examinations.* The Commissioner determines which companies are authorized to transact business within Kansas and regulates their operation. This regulatory authority not only applies to the company at its inception and/or admission, but throughout its operation by annual scrutiny of each company's financial statement. In addition, the financial records of every company are audited at least once every three years.

(2) *Supervision of Policy Forms.* Facsimiles of all policy forms issued in this state are filed with and examined by this Department prior to issuance to Kansas residents.

(3) *Rate Filings.* The rate or premium charge for a given coverage is required to be filed with the Department. This requirement is designed to protect the insured from an unfairly discriminatory premium. In determining the proper premium rate, the Department examines actuarial data to assure the rate is statistically justified.

(4) *Claim Practices of Insurance Companies.* The Commissioner may inquire into the affairs of insurance companies to ascertain whether a company acts lawfully and is properly considering the public interest in claim settlement practices.

(5) *Supervision of Agents.* The Commissioner maintains control over the licensed agent by having the authority to suspend or revoke his license, should the Commissioner be convinced the agent fails to act in the best interests of the public.

(6) *Unfair Trade Practice Regulation.* According to the provisions of the Kansas Unfair Trade Practices Act (K.S.A. 40-2401 *et seq.*), the Commissioner is given broad authority to penalize companies and agents, who are found guilty of misrepresentation. Monetary penalties, license revocations or suspensions, and cease and desist orders are among those sanctions which may be imposed for violations of this act.

(7) *Deposit of Securities.* Companies are required by statute to deposit securities with the Commissioner to be held in joint accounts with the State Treasurer. Such deposits are designed to assure the financial solvency of each company in order to protect policyholder's investment in the companies.

(8) *Service of Process.* K.S.A. 40-218 and K.S.A. 40-2001 *et seq.* establish the Commissioner of Insurance as process agent for both authorized and unauthorized insurers. As process agent, the Commissioner forwards the summons to the appropriate company which has been named as defendant in a lawsuit.

Committee Memberships

(1) *National Association of Insurance Commissioners (N.A.I.C.).* The Commissioner of Insurance is a member of the N.A.I.C. which is one of the oldest and most prestigious organizations of State officials. The membership of the N.A.I.C. comprises representatives from each state as well as the District of Columbia and various territories and possessions of the United States. The objectives of the N.A.I.C. are to promote uniformity in legislation affecting insurance; to encourage uniformity in departmental rulings under the insurance laws of each state; to disseminate information of value to state insurance officials in the performance of

their duties and to establish means of fully protecting the interests of insurance policyholders throughout the nation.

The benefits Kansans derive from the N.A.I.C. can be cited by the passage of several model laws developed from the research of the N.A.I.C. Specifically, Kansas has adopted the Model N.A.I.C. Unfair Trade Practices Act and the Model Life and Accident and Health Insurance Guaranty Association Act.

Commissioner Bell served as President of the N.A.I.C. (1973-74) and Vice-President (1972-73). Currently he serves in the following capacities:

Executive Committee, Midwestern Zone; Chairman

Executive (EX) Committee Task Forces, Constitutional Amendments

Internal Administration (EX1) Subcommittee Task Forces, Education, Research and Training; Chairman

Zone Coordination (EX2) Subcommittee; Chairman

Market Conduct & Consumer Affairs (EX3) Subcommittee Task Forces, Market Conduct Surveillance

AGENCY PUBLICATIONS

The following publications are available from the Department upon request. The office provides these publications within a limited supply to Kansas citizens at no cost. For other than Kansas residents the charge for these publications is as follows:

1. Directory of Authorized Companies	$3.50
2. Commissioner's Annual Report	2.75

In addition to the publications listed above, the Department currently has available a Fire and Casualty study manual at a cost of $10.00 each. Until recently a Life and Health study manual was also available through the Department, however, the Life and Health study manual is now available at a cost of $19.00 through the Kansas Association of Life Underwriters, Independent Insurance Agents of Kansas or Professional Insurance Agents of Kansas. This change took place early in 1984 in conjunction with the development of a completely new study manual published by The Merritt Company. The Department is currently in the process of developing a new Fire and Casualty study manual which when completed will be available through the above mentioned organizations.

The Department has prepared numerous pamphlets which serve to acquaint the reader with facts relative to insurance commonly purchased and what the Kansas Insurance Department can do to assist the citizens of Kansas. The following pamphlets are available, free of charge, upon request from either the Topeka or Wichita offices:

1. Firemen's Relief Association Handbook
2. Kansas Auto Insurance Facts To Help You
3. Kansas Cancer Insurance Facts To Help You
4. Kansas Life Insurance Facts To Help You
5. Kansas Flood Insurance Facts To Help You
6. Kansas Health Insurance Facts To Help Senior Citizens
7. Kansas Health Insurance Facts To Help You
8. Kansas Homeowners Insurance Facts To Help You
9. Kansas Mobile Homeowners Insurance Facts To Help You
10. Kansas Nursing Home Insurance Facts To Help You
11. Medicare Supplement Insurance Shoppers Guide

Volume 3A, of the Kansas Statutes Annotated, which contains the insurance laws and the Kansas Administrative Regulations, which contains the insurance regulations, may be purchased from the Secretary of State, Statehouse, Topeka, Kansas 66612. The insurance code and regulations may also be purchased from the National Insurance Law Service, 6750 Eton Avenue, Canoga Park, California 91303.

KANSAS INSURANCE DEPARTMENT

Topeka, Kansas

FISCAL YEAR 1983 DEPOSITS

July 1, 1982 to June 30, 1983

TO STATE GENERAL FUND:

FEES:			
Annual Statement Fees	$ 176,350.00		
Certificate of Authority	25,507.24		
Charter Fees	9,075.00		
Retaliatory Fees	11,476.74		
Registration Fees	500.00		
Permit to Sell Stock	225.00		
Filing Fees for Non-Admitted Cos.	22,400.00		
Certified Copies	8,705.00		
Court Fees	2,103.00		
Agents' Examinations	104,430.00		
Agents' Licenses	1,240,501.50		
Study Manuals	16,679.00		
Other Publications	257.00		
Total Fees		$ 1,618,209.48	
TAXES:			
Privilege Tax	$ 343,441.22		
Premium Tax—Foreign	32,947,159.10		
Premium Tax—Domestic	5,117,373.39		
Retaliatory Tax	3,677,003.84		
Fines and Penalties	580,303.15		
Fire Marshal Tax—(20%) *	200,000.00		
Total Taxes		$42,865,280.70	
REIMBURSEMENTS:			
Recovery of Expenditures	$ 38.38		
Xerox Copies	1,772.54		
General Fund Transfers	40.00		
Total Reimbursements		$ 1,850.92	
TOTAL FEES AND TAXES TO STATE GENERAL FUND			$ 44,485,341.10

TO SPECIAL FUNDS:

INSURANCE COMPANIES EXAMINATION FUND:			
Salary Reimbursements	$ 176,966.86		
Expense Reimbursements	145,719.93		
Leave Assessments	8,351.16		
Total Ins. Co. Examination Fund		$ 331,037.95	
INSURANCE COMPANIES ANNUAL STATEMENT EXAM:			
Insurance Premium Tax—Foreign: Total		$ 24,497.71	
INSURANCE COMPANIES EXAMINERS TRAINING:			
Insurance Premium Tax—Foreign: Total		$ 4,440.18	
CONVERSION OF MATERIALS AND EQUIPMENT:			
Sale of Useable Equipment: Total		$ 330.00	
WORKERS' COMPENSATION FUND:			
Assessments	$ 3,298,784.56		
Non-Dependent Deaths	72,000.00		
Reimbursements	44,114.35		
General Fund Transfers	2,642,346.00		
Total Worker's Compensation Fund		$ 6,057,244.91	
HEALTH CARE STABILIZATION FUND:			
Investment Income	$ 1,782,783.34		
Surcharge	90,569.80		
Investment Sales	4,523,150.28		
Reimbursements	2,305.00		
Other Nonrevenue Receipts	68,000.00		
Total Health Care Stabilization Fund		$ 6,466,808.42	
FIREMEN'S RELIEF TAX: Total		$ 2,132,769.85	
SUSPENSE (Net Receipts): Total		$ 18,506.67	
COMMISSIONER'S TRAVEL REIMBURSEMENT: Total		$ 1,551.98	
TOTAL FEES AND TAXES TO SPECIAL FUNDS			$15,037,187.67

TAXES REMITTED TO OTHER AGENCIES:

FIRE MARSHAL TAX (80%) *	$ 826,965.46	
TOTAL TAXES REMITTED TO OTHER AGENCIES		$826,965.46
NET DEPOSITS FISCAL YEAR 1983		$60,349,494.23
TAX AND FEE REVOLVING FUND RECEIPTS		189,565.06
GROSS RECEIPTS		$60,539,059.29

* Monies collected for the State Fire Marshal in accordance with K.S.A. 75-1509.

FLETCHER BELL
Commissioner of Insurance

ADMINISTRATIVE DIVISION

The Administrative Division, under the direction of the Commissioner, coordinates the assignments of the entire department. In addition to administrative duties, the Administrative Services Section provides accounting, budgeting, computer services, fiscal management, office management, personnel and purchasing services for the other divisions.

All proposed legislation and departmental rules and regulations are drafted, assembled and edited by this division. Various members of this division are responsible for legislative matters. Our legislative programs have been very effective and successful through the cooperative efforts of this division, other staff members, the legal staff, the legislature and the Governor.

Being charged with the responsibility of developing an Affirmative Action Program, the Administrative Services Section prepared and implemented the program in 1975. The formal program is a continuation of our efforts to encourage equal employment opportunities, particularly in regard to the employment of females, minorities and the handicapped.

LEGAL DIVISION

The Legal Division is charged with the responsibility of the interpretation and enforcement of the Kansas Insurance Code and supplementary rules and regulations. In addition, this Division interprets contract provisions in insurance policies and conducts research into special areas of insurance law. A prime responsibility of this Division is dealing with complaints on behalf of Kansas policyholders.

The major functions of the Division may be categorized into the following areas:

(1) enforcement of the Kansas Insurance Code provisions relating to agents' licensing and behavior;
(2) enforcement of the Kansas Insurance Code provisions relating to company licensing and behavior;
(3) interpretation and administration of the Kansas Automobile Injury Reparations Act;
(4) interpretation and administration of the Kansas Insurance Holding Companies Act;
(5) interpretation and administration of the Workers' Compensation Fund;
(6) interpretation and administration of the Health Care Stabilization Fund;
(7) interpretation and administration of Group-Funded Workers' Compensation Pools;
(8) enforcement and interpretation of the Code provisions relating to all lines of insurance;
(9) miscellaneous legal opinions relating to contract and statutory provisions;
(10) service of process on behalf of admitted insurance companies, issuance of stock permits and review of proxies;
(11) internal advice and counsel.

The Hearing and Order Processes

The hearing and order processes are initiated with the issuance of a notice of hearing. The notice explains the purpose for which the hearing is being scheduled, the material allegations to be proven at the hearing and allows the respondent to have the presence of counsel during the hearing. Upon receipt of the notice, the respondent may choose either to waive a hearing and enter into a consent order or to proceed with a hearing following which an order is drawn.

A consent order is permitted when the Department and the respondent can reach a satisfactory agreement without the formal hearing procedure. In the consent order itself, the respondent neither denies nor admits that the allegations regarding Code violations are true, but stipulates to the penalty imposed.

The Department is willing to enter into negotiations for consent orders for several reasons. First, substantial costs are saved by foregoing the court reporter expenses incurred in the hearing. Second, a complaining witness may not be willing to testify at a hearing although a violation has occurred. Without the evidence provided by the witness, it is difficult to produce a record on which a penalty could be imposed. Third, the Department will only enter into a consent order that imposes a penalty which is commensurate with one which would most likely result from a hearing.

Hearings are conducted by two Department attorneys, one of whom acts as the hearing examiner and the other presents the case for the Department. Although K.S.A. 40-242 stipulates that strict adherence to the rules of pleading and evidence is not required, the hearings are conducted in a formal manner and the respondent is encouraged to present such evidence as he deems pertinent.

Following a hearing, when the court reporter submits a transcript, the hearing examiner reviews the record and recommends a course of action to the Commissioner in the form of a proposed order. When the Commissioner reaches a determination regarding the disposition of the case, a final order is drafted and issued to the respondent. The order that results from a hearing differs from a consent order in that all of the allegations which are proven by the evidence at the hearing are then recorded as facts in the order and the penalty imposed by the order may be imposed without the consent of the respondent.

Agents Licensing and Revocation

K.S.A. 40-241 requires that the Commissioner be satisfied that the applicant for a Kansas insurance agent's license is of good business reputation. Not only must the applicant possess this requisite but, upon becoming licensed, the agent must continue to maintain a good business reputation. The basis for this requirement is the belief that individuals with sound business judgment can best protect the Kansas insuring public in its decision regarding insurance protection.

Although the aforementioned statute does not contain provisions for hearings, the Department follows the procedure detailed in K.S.A. 40-242, which refers to revocation or suspension of an agent's license. This statute requires that an agent, who is the subject of an administrative hearing in the Department, shall receive basic due process requirements such as those mentioned in the Hearing and Order Processes portion of this report.

For those individuals who sought to take an insurance agent's examination in 1983, eight (8) hearings were called regarding license applications. The disposition of these cases permitted seven (7) of the individuals to take the examination, one was denied permission, and one was granted permission through a consent order rather than a hearing.

Under K.S.A. 40-242, the Commissioner is authorized to revoke or suspend licenses of agents who are found to have obtained a license by fraud, or have misrepresented policy terms to applicants, or have rebated a premium, or have misled applicants as to the nature or comparative advantage of a policy. Additionally, under this section, the Commissioner is allowed to revoke or suspend the licenses of agents in the event that such licenses are not in the best interest of the insurer or the insurable interests of the public.

Furthermore, disciplinary action may be taken against an agent for engaging in "any unfair method of competition or any unfair or deceptive act or practice in the business of insurance" under the Kansas Unfair Trade Practices Act (K.S.A. 40-2401, *et seq.*). K.S.A. 40-2407, the penalty section of the act, authorizes the Commissioner of Insurance to issue cease and desist orders, impose monetary penalties, or suspend or revoke the licenses of agents found to be in violation of the Unfair Trade Practices Act. Many of the violations contained in the Unfair Trade Practices Act are also violations of K.S.A. 40-242. Therefore, much of the disciplinary action taken by this Department against agents is pursuant to both K.S.A. 40-242 and K.S.A. 40-2407.

In 1983, a total of four (4) orders were issued against agents and thirty-five (35) agents entered into consent orders for violations of K.S.A. 40-242 and/or K.S.A. 40-2401, *et seq*. Penalties levied pursuant to these orders for violations of K.S.A. 40-242 included the revocation of two (2) agents' licenses and two (2) cease and desist orders. Penalties levied against agents in 1983 for violations of the Unfair Trade Practices Act included the suspension of one agent's license, thirteen (13) cease and desist orders and two hundred dollars ($200) in fines and penalties. Most disciplinary action taken by this Department against agents involved violations of both K.S.A. 40-242 and the Unfair Trade Practices Act, K.S.A. 40-2401, *et seq*. Penalties levied in 1983 for violations of both of these statutes included the revocation of four (4) agents' licenses, the suspension of two (2) agents' licenses, fourteen (14) cease and desist orders and three thousand twenty-five dollars ($3,025) in fines imposed.

Company Hearings

For violations of the Kansas Insurance Code, companies can be called for a hearing or waive a hearing by entering into a consent order. The various bases for holding a hearing concern rate filings, licensing, unfair trade practice violations, financial conditions, uniform policy violations, and Holding Companies Act violations. During 1983, twenty-two (22) orders were issued by the Department, either as a result of a hearing or a consent order, with fourteen thousand six hundred eighty-one dollars and eighty-four cents ($14,681.84) in fines imposed.

Financial Stability of Companies

Action also was initiated on nine (9) companies because of concern regarding their financial stability. Three hearings were held which resulted in the companies' certificates of authority being suspended and one of those companies was required to make a special deposit with the Commissioner. One company was ordered to reduce its volume of business in this state until further notice. Another was ordered to refrain from writing any new business in Kansas and was required to submit quarterly financial statements until further notice. A company whose certificate of authority had been suspended in 1982 had that suspension extended twice in 1983. A company whose certificate of authority had been suspended earlier in 1983 had their certificate revoked by year end. Finally, an automobile self-insurer had its certificate of authority revoked.

General Legal Opinions

Inquiries and complaints registered by private citizens comprise the bulk of the Legal Division's correspondence. The Legal staff is particularly concerned with the private citizen since it recognizes that individuals are at somewhat of a disadvantage when dealing with an insurance company who possesses broader resources. For this reason, the Legal Division corresponds with insurance companies on behalf of the individual in an effort to achieve a satisfactory resolution to disputes. Our authority in this area is statutorily limited to interpretation of the law, and thus, we are unable to intercede to decide factual questions presented in many complaints.

Health Care Stabilization Fund

Pursuant to K.S.A. 40-3401, *et seq.*, the Commissioner of Insurance is charged with administration of the Health Care Stabilization Fund, established by an act of the Legislature in July of 1976. The Fund is accumulated through a surcharge assessed on every premium dollar paid for medical malpractice insurance policies, and is liable to pay any amount of a judgment against a qualified health care provider in excess of $100,000 (or in certain cases, the full amount of the judgment).

The Legal Division has the responsibility of monitoring, defending, and negotiating settlements in malpractice actions involving Kansas health care providers. In Calendar Year 1983, the Fund paid out a total of $2,412,391.40, consisting of attorney fees, settlement payments, consultation fees, and fees for reproduction of medical records.

Workers' Compensation Fund

The Legal Division of the Insurance Department works in conjunction with the Kansas Workers' Compensation Act, K.S.A. 44-501, *et seq*. Representatives of the Legal Division are charged with the responsibility of controlling the receipts and disbursements from a fund established by the Act. Attorneys throughout Kansas are appointed by the Department to represent and conserve the Fund. As of December 31, 1983, the Workers' Compensation Fund had a total of 1,693 active cases.

Service of Process, Stock Permits, Proxies

Among its administrative duties, the Legal Division receives summonses on behalf of insurance companies admitted to transact business in Kansas as well as issuing stock permits and receiving and approving proxy applications. Transactions of this nature during 1983 totaled six hundred three (603) summonses, four (4) stock permits and four (4) proxies.

FINANCIAL SURVEILLANCE DIVISION

The Financial Surveillance Division was created on July 1, 1974 to incorporate within one division the responsibility for the financial examination of insurance companies, the admission of new companies to this state, and the surveillance of the financial condition of insurers operating in Kansas. Since that time as the personnel of the division changed, so did the responsibilities of the division. In that regard, the Financial Surveillance Division now considers its primary areas of responsibility to be: (1) the financial examination of insurance companies; (2) the surveillance of the financial condition of all insurers operating in Kansas; and (3) the coordination of this Department's activities with the Kansas Insurance Guaranty Associations. In addition to its primary areas of responsibility, the Financial Surveillance Division has continued to work closely with the other divisions regarding market conduct examinations, certain provisions of the insurance holding companies act, the formation of new companies, the depositing of securities, and numerous other daily activities.

Financial Examination Function

This function consists primarily of conducting the triennial examinations required by K.S.A. 40-222. In 1983, we were able to complete or, at least, commence an examination on each insurance company due for examination during the year. In addition, we participated on three out-of-state examinations in 1983.

This particular function is labeled "Financial Examination Function" because it has historically focused only on the financial condition of the insurance company being examined. However, occasionally our examiners are called upon to perform certain functions which would normally be performed as part of a Market Conduct Examination. We anticipate that our financial examiners will continue to perform certain Market Conduct activities on a limited basis.

The examinations of the following domestic companies were started and completed during 1983:

Fire and Casualty Companies

Farmers Insurance Company, Inc.
Patrons Mutual Insurance Association
Swedish American Mutual Insurance Company
Trinity Universal Insurance Company of Kansas, Inc.

Life Companies

Great-West Life and Annuity Insurance Company
Manhattan Mutual Life Insurance Company
Pyramid Life Insurance Company
Standard Mutual Life Insurance Company

Health Maintenance Organizations

Family Health Plan, Inc.

The examinations of the following domestic companies and associations were in progress at December 31, 1983:

Blue Cross of Kansas, Inc.
Blue Shield of Kansas, Inc.
Town & Country Fire & Casualty Company
Travel Air Insurance Company (Kansas)
Western Casualty & Surety Company
Western Fire Insurance Company
Western Indemnity Company

During 1983, Kansas examiners participated on the financial examination of the following foreign companies. These examinations were still in progress at December 31, 1983.

Security National Insurance Company
Trinity Lloyds Insurance Company
Trinity Universal Insurance Company, Inc.

During 1983, Kansas examiners participated on "special" examinations of the following domestic companies and associations:

Organizational examinations:

Kansas City Health Care, Inc.
HCP Corporation

We continued our efforts during 1983 to keep the entire Department apprised of the activities of the examiners and of any unusual or troublesome discoveries made by them. This of course, also includes keeping the examiners apprised of any particular problems encountered by the personnel in the Topeka office with the companies they are examining. These activities are carried out as follows:

(1) Prior to the beginning of an examination of a domestic insurer, notice of the impending examination is sent to the Commissioner, certain other members of the Administrative Division, and each division supervisor soliciting their ideas relative to any particular matter to be aware of during the examination and offering to review any specific item they may desire.

(2) When notice is received of an association examination, the same individuals as identified in (1) above are notified and given the opportunity to have any particular item reviewed for them regardless of whether or not we will have an examiner participating.

(3) At the conclusion of each examination of a domestic company, an examination report summary is prepared for each person identified in (1) above summarizing significant discoveries made during the examination and detailing the company's progress since the last examination. This report allows these individuals to obtain the benefit of the examination report without reading the entire report. A review of these summaries prior to the next examination allows us to easily recall these significant items to make sure that the examiners review any problem areas and note the progress made or corrective action initiated since the last examination.

The examination reports of all domestic companies are reviewed in detail by the Chief Examiner when they are completed and prior to being filed as public documents.

We continued during 1983 to maintain close contact with our field company examiners by telephone and by utilizing a bimonthly report form that the examiners use to denote the progress being made on each examination. We sent numerous items to our examiners in 1983 that either outlined standard procedures to be adopted for uniformity's sake or which were informational in character. We consider our examiners to be among the best informed of any in the country.

Scheduling of examinations is another function of this division and many factors must be taken into consideration in fulfilling this responsibility. Included among these factors is an attempt to refrain from sending an examiner to the same company two consecutive times, the notification of the NAIC thirty days in advance of an association examination of a Kansas company, the obtaining of jobs outside Kansas for those examiners eligible to participate when our schedule so permits or requires, the scheduling of Kansas examinations so that not more than one

Junior Examiner is on any one job, our attempt to rotate those individuals going out-of-state when possible, and our attempt to avoid having the same examiners work together for excessive periods of time.

During 1983, one new examiner was hired. Therefore, at December 31, 1983, we had a total of seven examiners. We will be taking steps to expand our examination staff during 1984.

Financial Surveillance over Insurers

This function was one of the primary reasons for this division being formed and several procedures are now employed in carrying out this responsibility. The primary responsibility lies in detecting as early as possible those companies in financial difficulty or that are in potential financial difficulty in order that appropriate action can be taken to protect the Kansas policyholders.

The examiners have available to them the Insurance Regulatory Information System (IRIS) tests of the NAIC. These test results are reviewed by a team of financial examiners at the NAIC level to determine if the results justify targeted or immediate regulatory attention. Those Kansas companies which are designated as needing targeted or immediate regulatory attention are given priority attention. Then, the Kansas companies with results outside the usual range are reviewed followed by those foreign companies failing the most or the more significant tests. Throughout our review of companies, we attempt to keep all interested Department personnel advised of any significant discoveries or other items in which they have an interest.

In addition, the examination report of each company admitted to Kansas is reviewed as it is received in an attempt to obtain as complete of an understanding of the company and its operations as is possible. These reports are normally available once every three or four years for each company.

Certain companies, including some Kansas companies, are required to submit quarterly financial statements which are also used in maintaining our surveillance over the companies. At year-end 1983, quarterly statements were being furnished by 24 Kansas companies and by 120 foreign companies.

Holding Companies Function

The Holding Companies Act became effective January 1, 1975.

Since then, this division has spent a considerable amount of time working on holding company transactions that effect our domestic insurers. We have not, however, been involved or responsible for, the registration statements required by the Holding Companies Act.

Other Activities

1. We worked closely with both Guaranty Associations during 1983 relative to several problem companies. We continued the practice of advising the appropriate association of any formal action initiated against a company and kept that association advised of all subsequent developments. We also were in attendance at most of the meetings held by the associations and answered numerous telephone inquiries and letters relative to the financial status of the companies licensed in Kansas.
2. We continued to encourage our examiners and Topeka office personnel to participate in educational courses. As a result, during 1983, five of our employees were enrolled in educational courses.
3. We continued to review the operation of Kansas companies with foreign ownership to determine if the foreign owners, in fact, guided the day-to-day operation of the Kansas companies thereby subjecting the Kansas companies to a premium tax rate applicable to foreign companies.
4. We have continued to work closely with the Securities Vault in an attempt to make sure every company has and maintains a deposit at least equal to that required by statute.

RESEARCH AND PLANNING DIVISION

The Research and Planning Division has six primary areas of responsibility which are:

1. To provide research and planning assistance to the Commissioner and other staff members.
2. To coordinate the market conduct activities of the Department.
3. To serve as liaison between the Department and the Kansas Insurance Education Foundation.
4. To authorize to do business in Kansas those insurance companies, automobile clubs, and premium finance companies meeting the requirements of the statutes.

5. To maintain jointly with the State Treasurer securities deposited by insurance companies.
6. To coordinate the Department's compliance with the Kansas Open Records Act.

A description of the 1983 activities of the Admission Section of the Research & Planning Division follows:

The admission review entails an extremely detailed process which incorporates a technical review of items purporting to satisfy our statutory requirements as well as a detailed study of the company's history, organizational structure, financial condition, personnel, proposed plan of operation in this state, and related items. The admission process can be summarized as one which attempts to obtain as much knowledge as possible about the company from information available to us without actually physically examining the company. Those individuals actually assuming the ultimate responsibility within this division for admission files perform their review functions with the knowledge they must be prepared to explain the entire operation of the company and justify its admission to other individuals involved in the final review process.

Associated with the admission responsibility is the duty to take care of the necessary technical details when foreign and domestic companies change their name, merge or redomesticate. This work is often similar to the actual admission work.

We make a preliminary review of the financial statement and other pertinent data of each company seeking admission as soon as posible after it is received in order to determine whether the company can be considered for admission. This assists us in maintaining a minimum number of files to be processed and facilitates control over the files. The Admissions Coordinator continued during 1983 to personally follow the progress of each aspect of the admission files through other divisions in order to see that work was being kept current.

The Admission Section continued to receive a large number of applications for admission during 1983. The number of applications submitted tends to fluctuate from year to year and was down nearly 15% compared to the number received in 1982.

The number of companies admitted in 1983 increased nearly 38% and the number of applications withdrawn decreased nearly 64% over what was reported in 1982. The number of applications pending decreased approximately 13%. Several of the applications pending were received during the latter part of 1983.

The number of corporate changes processed (i.e., effected, cancelled, not approved) during 1983 increased nearly 42% over the number processed in 1982. Many of these corporate changes involved admission of companies as a result of redomestications and other corporation reorganizations.

Companies are subject to a formalized set of requirements and procedures during the admission review. It should be pointed out that each company has unique characteristics. More time is spent processing some applications than others due to problems discovered during the admission review, delayed responses by companies when additional information is requested, and various other difficulties.

We continually evaluate our admission operation to determine whether we can process an application in a more timely manner. One of the primary goals of the Admission Section is to make the admission process more effective and efficient. The Admission Section is taking, and will continue to take, any necessary steps in order to achieve this goal.

A reconciliation of the admission applications pending at December 31, 1982 to those pending at December 31, 1983 follows:

	Fire & Casualty Companies	Life Companies	Auto Clubs and Premium Finance Cos.	Medical Hosp. and Service Corporations	Total
Applications Pending 12/31/82	54	58	7	0	119
Add:					
Applications Received *	48	42	3	1	94
Subtotal	102	100	10	1	213
Subtract:					
Applications Withdrawn	3	7	2	0	12
Companies Admitted *	43	52	2	1	98
Applications Pending 12/31/83	56	41	6	0	103

—COMPARISON—

	1980	1981	1982	1983
Admissions:				
Applications Received *	118	104	111	94
Withdrawn *	27	27	33	12
Admitted *	68	66	71	98
Pending (12/31)	102	113	119	103**
Corporate Changes: (i.e., name changes, redomestications, corporate reorganizations)				
Effected	31	36	27	44
Cancelled	2	2	5	3
Not Approved	0	0	1	0
Pending	17	19	23	13

* Includes companies involved in redomestications and corporate reorganizations

** Includes 20 applications received during the last three months of 1983.

The following companies and associations were admitted between January 1, 1983 and December 31, 1983.

NAME	DATE
Aetna Life Insurance Company of America Hartford, Connecticut	October 16, 1983
AIDCO Insurance Company Des Moines, Iowa	September 30, 1983

American Central Insurance Company Kansas City, Missouri	August 17, 1983
American Express Life Insurance Company Indianapolis, Indiana	July 29, 1983
American Hail Insurance Company Bloomington, Minnesota	December 29, 1983
American Transcontinental Life Insurance Company Phoenix, Arizona	October 25, 1983
American Zurich Insurance Company Schaumburg, Illinois	February 23, 1983
Arcadia National Life Insurance Company Phoenix, Arizona	December 30, 1983
Athena Assurance Company St. Paul, Minnesota	September 15, 1983
Auto Club Life Insurance Company Dearborn, Michigan	March 17, 1983
Bankers Mutual Life Insurance Company Freeport, Illinois	December 14, 1983
BCS Life Insurance Company Chicago, Illinois	August 31, 1983
Buffalo Reinsurance Company Los Angeles, California	June 17, 1983
California Compensation and Fire Company Novato, California	November 9, 1983
Central Reserve Life of North America Insurance Company Berea, Ohio	March 24, 1983
Cincinnati Insurance Company Springdale, Ohio	June 29, 1983
Colorado Bankers Life Insurance Company Denver, Colorado	November 29, 1983
Congress Life Insurance Company Phoenix, Arizona	December 16, 1983
Continental Life & Accident Company Boise, Idaho	March 23, 1983
Continental Western Casualty Company Urbandale, Iowa	September 21, 1983
Credit General Insurance Company Springfield, Ohio	March 18, 1983
Dixie National Life Insurance Company Jackson, Mississippi	March 17, 1983
Employees Life Company (Mutual) Lake Bluff, Illinois	February 23, 1983
Ennia Reinsurance Company of America New York, New York	February 28, 1983
Evanston Reinsurance Company Evanston, Illinois	October 12, 1983
Fairfield Life Insurace Company Wilmington, Delaware	June 30, 1983

Farmington Casualty Company Hartford, Connecticut	September 14, 1983
Fireman's Fund Life & Accident Insurance Company San Rafael, California	June 10, 1983
First American Insurance Company Kansas City, Missouri	August 17, 1983
First Financial Insurance Company Springfield, Illinois	December 29, 1983
First General Insurance Company Atlanta, Georgia	June 22, 1983
Ford Auto Club, Inc. Dearborn, Michigan	October 14, 1983
Galaxy Reinsurance Company New York, New York	December 29, 1983
Gamma Reinsurance Company Wilmington, Delaware	April 7, 1983
Guarantee American Life Company Omaha, Nebraska	February 18, 1983
Hanseco Insurance Company Boston, Massachusetts	December 29, 1983
Hartford Life & Annuity Insurance Company Hartford, Connecticut	February 23, 1983
Hudson Life Reassurance Corporation Sarasota, Florida	December 30, 1983
Independence Square Life Insurance Company Philadelphia, Pennsylvania	September 15, 1983
Insurance Company of Evanston Evanston, Illinois	September 21, 1983
Integrity Life Insurance Company Phoenix, Arizona	June 30, 1983
International Financial Services Life Insurance Company Brookfield, Illinois	September 15, 1983
Interstate Indemnity Company Chicago, Illinois	June 28, 1983
ITT Lyndon Life Insurance Company St. Louis, Missouri	September 15, 1983
Leader National Insurance Company Independence, Ohio	April 7, 1983
Liberty Insurance Corporation Boston, Massachusetts	December 9, 1983
Life of Indiana Insurance Company Indianapolis, Indiana	September 30, 1983
Life Insurance Company of Cincinnati Springdale, Ohio	December 9, 1983
Life Insurance Company of Virginia (The) Richmond, Virginia	June 10, 1983
Lomas Financial Security Insurance Company Phoenix, Arizona	June 2, 1983

Lumbermen's Life Insurance Company Indianapolis, Indiana	August 11, 1983
Medical Defense Insurance Company Springfield, Missouri	February 14, 1983
Mercantile and General Life Reassurance Company of America Dover, Delaware	December 16, 1983
Metropolitan Casualty Insurance Company Warwick, Rhode Island	March 16, 1983
Metropolitan Tower Life Insurance Company Wilmington, Delaware	December 9, 1983
Millers General Insurance Company Maryland Heights, Missouri	September 30, 1983
National Foundation Life Insurance Company Oklahoma City, Oklahoma	February 28, 1983
Nationwide Variable Life Insurance Company Columbus, Ohio	February 21, 1983
New Century Life Insurance Company La Jolla, California	June 10, 1983
New York Life & Health Insurance Company New York, New York	August 18, 1983
Northwestern Retirement Insurance and Annuity Company Milwaukee, Wisconsin	September 8, 1983
NWNL General Insurance Company Minneapolis, Minnesota	September 22, 1983
NWNL Life Assurance Company Minneapolis, Minnesota	September 30, 1983
Omni Life Insurance Company Wilmington, Delaware	October 12, 1983
Orange State Life and Health Insurance Company Largo, Florida	September 30, 1983
Orion Life Insurance Company Wilmington, Delaware	October 12, 1983
Pacific Reinsurance Corporation Kansas City, Missouri	April 18, 1983
Pennsylvania Casualty Company Camp Hill, Pennsylvania	September 22, 1983
Phoenix General Insurance Company Hartford, Connecticut	March 15, 1983
Pioneer Security Life Insurance Company Houston, Texas	February 28, 1983
Potomac Insurance Company of Illinois Philadelphia, Pennsylvania	August 10, 1983
Providentmutual Variable Life Insurance Company Philadelphia, Pennsylvania	October 28, 1983
Queen City Indemnity Company Springdale, Ohio	June 29, 1983
Ramsey Insurance Company St. Paul, Minnesota	September 15, 1983

Republic Western Insurance Company Phoenix, Arizona	March 10, 1983
Rockwood Insurance Company Rockwood, Pennsylvania	February 16, 1983
Standard Security Life Insurance Company of New York New York, New York	April 5, 1983
Ticor Indemnity Company Atlanta, Georgia	June 29, 1983
Tower Insurance Company, Inc. Milwaukee, Wisconsin	April 18, 1983
Trucking Services Club of America, Inc. Oklahoma City, Oklahoma	December 13, 1983
Unione Italiana Reinsurance Company of America, Inc. New York, New York	February 28, 1983
Universal Guaranty Life Insurance Company Columbus, Ohio	February 28, 1983
Universal Title Insurance Company St. Paul, Minnesota	February 28, 1983
Washington Square Life Insurance Company Philadelphia, Pennsylvania	March 30, 1983
Western Security Life Insurance Company Phoenix, Arizona	December 14, 1983
Western-Southern Life Assurance Company Cincinnati, Ohio	February 23, 1983
Zurich Reinsurance Company of New York New York, New York	June 3, 1983

The Following Mergers and Redomestications Were Effected in Kansas Between January 1, 1983 and December 31, 1983

Bankers National Life Insurance Company, Parsippany, New Jersey, merged with and into National Continental Life Insurance Company, Dallas, Texas, and the surviving company changed its name to Bankers National Life Insurance Company simultaneously with the merger. This was done in order to effect the redomestication of Bankers National Life Insurance Company from New Jersey to Texas effective December 31, 1982. It was effective in Kansas April 11, 1983.

Banner Life Insurance Company, Washington, D.C., was liquidated and all of its assets and business were transferred to Legal and General Assurance Corporation under a bulk reinsurance liability assumption and asset purchase agreement. The surviving company changed its name to Banner Life Insurance Company simultaneously with the assumption of business, effective December 1, 1983.

Blue Cross of Kansas and Blue Shield of Kansas consolidated to form a new corporation, Blue Cross and Blue Shield of Kansas, Inc., effective May 1, 1983. A Certificate of Authority was issued by this Department effective on the date of consolidation.

Central National Life Insurance Company, Jacksonville, Illinois, merged with and into John Deere Life Insurance Company, Moline, Illinois, on December 31, 1982. It became effective in Kansas on March 25, 1983.

Central Plains Life Insurance Company, Inc., Hutchinson, Kansas redomesticated to California by merging with and into Chartered Protective Life Insurance Company effective April 1, 1983.

Charter American Insurance Company, Little Rock, Arkansas, merged with and into Pacific Marine Insurance Company, Seattle, Washington, on May 5, 1983. It became effective in Kansas on June 3, 1983.

Covenant Life Insurance Company, Sommerville, New Jersey, merged with and into NEN Life Insurance Company and the surviving company changed its name to Covenant Life Insurance Company simultaneously with the merger effective February 28, 1983.

General Fidelity Life Insurance Company, Richmond, Virginia, merged with and into General Fidelity Life Insurance Company of California effective December 31, 1981. The Virginia company had no Kansas policyholders or licensed agents in the State of Kansas. The California company does not wish to be admitted to transact business in Kansas. The Kansas Certificate of Authority issued to General Fidelity Life Insurance Company, Richmond, Virginia, has been cancelled.

Gibraltar Life Insurance Company of America, Birmingham, Alabama, merged with and into World Service Life Insurance Company, Englewood, Colorado, on December 31, 1982. It was effective in Kansas August 4, 1983.

John Deere Insurance Company, Syracuse, New York, merged with and into John Deere Insurance Company of Illinois, Moline, Illinois, and the surviving company changed its name to John Deere Insurance Company simultaneously with the merger on December 31, 1982. This was done to effect the redomestication from New York to Illinois. It became effective in Kansas on March 14, 1983.

Modern American Life Insurance Company, Springfield, Missouri, merged with and into Modern Security Life Insurance Company, Springfield, Missouri, and the surviving company changed its name to Modern American Life Insurance Company simultaneously with the merger. It was effective on September 30, 1983.

National Foundation Life Insurance Company, Oklahoma City, Oklahoma, merged with and into National Foundation Life Insurance Company of Delaware, Wilmington, Delaware, and the surviving company changed its name to National Foundation Life Insurance Company simultaneously with the merger, effective December 30, 1983.

Newsub Life Insurance Company, Overland Park, Kansas, was organized in order to effect a union with The Pioneer National Life Insurance Company effective February 28, 1983.

Philadelphia Life Insurance Company, Philadelphia, Pennsylvania, transferred all of its ordinary individual life and disability insurance (including group annuity business) to New PLI Life Insurance Company, Philadelphia, Pennsylvania. Simultaneously with the assumption of business, Philadelphia Life Insurance Company changed its name to Philadelphia American Life Insurance Company and New PLI Life Insurance Company changed its name to Philadelphia Life Insurance Company. It was effective on October 31, 1983.

Progressive National Life Insurance Company, Kansas City, Missouri, merged with and into Modern Security Life Insurance Company, Kansas City, Missouri, and the surviving company changed its name to Modern American Life Insurance Company simultaneously with the merger. It was effective September 30, 1983.

Public Service Life Insurance Company, Sioux City, Iowa, merged with and into Western Life Insurance Company, St. Paul, Minnesota on September 30, 1982.

Universal Underwriters Insurance Company, Kansas City, Missouri, merged with and into Zurich Insurance Company of Missouri, Kansas City, Missouri, and the surviving company changed ints name to Universal Underwriters Insurance Company simultaneously with the merger on January 1, 1983.

The Following Changes of Corporate Title Were Effected in Kansas Between January 1, 1983 and December 31, 1983

Allied Life Insurance Company, Des Moines, Iowa, changed its name to AID Life Insurance on December 31, 1983.

American Mortgage Insurance Company, Raleigh, North Carolina, changed its name to General Electric Mortgage Insurance Corporation of North Carolina on June 1, 1983. It was effective in Kansas on September 16, 1983.

Bankard Club, Inc., Dallas, Texas, changed its name to JTX Travel Club, Inc., on March 10, 1982. It was effective in Kansas on August 18, 1983.

Bay Colony Life Insurance Company of Delaware, Wilmington, Delaware, changed its name to First Delaware Life Insurance Company on December 28, 1982. It was effective in Kansas on March 28, 1983.

Centurion Casualty Company, Des Moines, Iowa, changed its name to American Excel Insurance Company on March 22, 1983. It was effective in Kansas on June 6, 1983.

City Title Insurance Company, New York, New York, changed its name to National Attorney's Title Insurance Company on December 1, 1982. It was effective in Kansas on March 10, 1983.

Equitable General Insurance Company, Des Moines, Iowa, changed its name to GEICO General Insurance Company on September 29, 1982. It was effective in Kansas on April 13, 1983.

First Federated Life Insurance Company, Baltimore, Maryland, changed its name to Monumental General Insurance Company on July 15, 1983. It was effective in Kansas on October 14, 1983.

First International Reinsurance Company, Dover, Delaware, changed its name to TOA-RE Insurance Company of America on October 15, 1982. It was effective in Kansas on April 6, 1983.

Gamut Indemnity Company, Tulsa, Oklahoma, changed its name to Legion Casualty Company on April 1, 1983.

Government Employees Life Insurance Company, Washington, D.C., changed its name to Banner Life Insurance Company on January 1, 1983. It was effective in Kansas on March 28, 1983.

INA Standard Life Insurance Company, Indianapolis, Indiana, changed its name to Firstmark Standard Life Insurance Company on March 24, 1983. It was effective in Kansas on August 30, 1983.

INA Underwriters Insurance Company, Los Angeles, California, changed its name to CIGNA Insurance Company on December 31, 1983.

John Alden Insurance Company, St. Louis Park, Minnesota, changed its name to Cenguard Insurance Corporation on March 14, 1983. It was effective in Kansas on October 14, 1983.

Laymen Life Insurance Company, Anderson, Indiana, changed its name to Laymen National Life Insurance Company on September 20, 1983. It was effective in Kansas on December 15, 1983.

National-Ben Franklin Life Insurance Corporation, Milwaukee, Wisconsin, changed its name to Commercial Life Insurance Company on January 5, 1983. It was effective in Kansas on June 10, 1983.

National Liberty Life Insurance Company of America, Frazer, Pennsylvania, changed its name to The Manufacturers Life Insurance Company of America on July 30, 1982. It was effective in Kansas on March 30, 1983.

New England Pension and Annuity Company, Wilmington, Delaware, changed its name to New England Variable Life Insurance Company on January 20, 1983. It was effective in Kansas on March 28, 1983.

Old General Insurance Company, Frazer, Pennsylvania, changed its name to Legion Insurance Company on April 1, 1983. It was effective in Kansas on June 21, 1983.

Phoenix Life Insurance Company, Hartford, Connecticut, changed its name to Phoenix American Life Insurance Company on January 1, 1983.

Pioneer National Title Insurance Company, Los Angeles, California, changed its name to Ticor Title Insurance Company on December 10, 1982. It was effective in Kansas on March 2, 1983.

Proprietors Life Assurance Company, Delaware, Ohio, changed its name to American Chambers Life Insurance Company on October 1, 1983. It was effective in Kansas on December 15, 1983.

Security Life Insurance Company of Nebraska, Lincoln, Nebraska, changed its name to Security Nebraska Life Insurance Company on December 20, 1982. It was effective in Kansas on January 24, 1983.

Stuyvesant Life Insurance Company, Allentown, Pennsylvania, changed its name to National American Life Insurance Company of Pennsylvania on April 8, 1983. It was effective in Kansas on June 30, 1983.

Switzerland General Insurance Corporation of New York, Tarrytown, New York, changed its name to Tarrytown Insurance Company on July 12, 1983. It was effective in Kansas on October 31, 1983.

World Service Life Insurance Company, Englewood, Colorado, changed its name to World Service Life Insurance Company of Colorado on October 7, 1982. It was effective in Kansas on August 2, 1983.

Zurich Life Insurance Company, New York, New York, changed its name to Dreyfus Life Insurance Company on December 1, 1982. It was effective in Kansas on March 30, 1983.

A Description of the 1983 Activities of the Securities Section of the Research and Planning Division follows:

The Securities Section is responsible for maintaining the securities placed on deposit by insurance companies. These securities are held under joint custody of the Commissioner of Insurance and the State Treasurer.

As of December 31, 1983, a total of 159 insurance companies had securities on deposit with this section. The combined deposit of these companies at year end amounted to $1,097,107,231.99. This is an increase of $111,192,061.73 over the preceding year, and an increase of $277,245,355.53 over the past five years.

During the calendar year 1983, the Securities Section processed securities for deposit and withdrawal in an amount of $434,910,055.94. In addition, this section clipped and checked a total of 123,573 bond coupons, in the amount of $6,827,258.67. This is an increase of 819 coupons over 1982 representing $1,362,272.14. The Securities Section processed a total of 3,995 partial payments made on mortgages held on deposit for 16 insurance companies.

In addition, during 1983 the following activities occurred:

1. Two complete physical audits were conducted.

2. The annual updating of the signature authorization and identification files was performed.
3. Certifications of securities on deposit were prepared for 153 insurance companies.
4. All savings and loan deposits were withdrawn in 1983.
5. Leases authorized by K.S.A. 40-2b08 were deposited for the first time.

Of the total amount of securities on deposit at year end 1983, bonds accounted for 73%, mortgages represented 19%, stocks accounted for 6%, certificates of deposit represented 1%, and real estate and leases constituted the other 1%. The following chart shows the classification of deposits for each company as of December 31, 1983.

SECURITIES DEPOSITED WITH THE COMMISSIONER OF INSURANCE AND THE STATE TREASURER AS OF DECEMBER 31, 1983

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	LEASES	REAL ESTATE	TOTAL DEPOSIT
Alliance Insurance Company	2,303,000.00						2,303,000.00
Alliance Life Insurance Company	13,485,632.48	255,203.50	563,299.69	4,439,700.00		68,000.14	18,811,835.81
Allianz Insurance Company	40,000.00						40,000.00
Allied Fidelity Insurance Company	75,000.00						75,000.00
Allstate Indemnity Company	110,000.00						110,000.00
American Agency Life Ins. Co.	35,000.00						35,000.00
American Bankers Ins. Co. of Florida	550,000.00						550,000.00
American Bankers Life Assur. Co. of Fla.	600,000.00						600,000.00
American Family Life Assur. Co. of Colum.	30,000.00						30,000.00
American Fidelity Fire Insurance Company	50,000.00						50,000.00
American Founders Life Insurance Co.	14,950,000.00						14,950,000.00
American Health & Life Ins. Co.	34,243,000.00	9,412,385.00	2,812,911.24				46,468,296.24
American Home Life Ins. Co.	12,634,756.28	1,148,475.05	11,998,793.52			1,432,370.00	27,214,394.85
American Investors Life Ins. Co.	12,017,986.27	2,573,088.31	2,065,945.40	1,200,000.00	532,500.00	1,975,000.00	20,364,519.98
American Security Ins. Co.	45,000.00						45,000.00
American Trustee Life Corporation				10,000.00			10,000.00
American Woodmen's Life Ins. Co.	1,615,000.00						1,615,000.00
Argonaut Insurance Company	5,230,000.00						5,230,000.00
Arkwright-Boston Insurance Co.	100,000.00						100,000.00
Armed Forces Insurance Exchange	729,000.00						729,000.00
Associated Indemnity Corp.	50,000.00						50,000.00
Atlanta Life Insurance Co.	30,000.00						30,000.00
Automobile Club of Kansas				50,000.00			50,000.00
Balboa Insurance Company	25,000.00						25,000.00
Beneficial Standard Life Ins. Co.	20,000.00						20,000.00
Bradford National Life Ins. Co.	100,000.00						100,000.00
Bremen Farmers Mutual Ins. Co.	100,000.00						100,000.00
Business Men's Assur. Co. of America	2,702,000.00						2,702,000.00
California Compensation & Fire Company	250,000.00						250,000.00
Centennial Life Ins. Co.	26,305,500.00	1,789,085.00	9,723,431.83				37,818,016.83
Central Plains Ins. Co.	15,000.00	1,117,095.00					1,132,095.00
Central States Ins. Co.	575,000.00						575,000.00
Central United Life Ins. Co.	9,921,000.00	280,700.75					10,201,700.75
Chartered Protective Life Ins. Co.	7,390,000.00	1,950,713.00					9,340,713.00
Chicago Title Ins. Co.	60,000.00						60,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	LEASES	REAL ESTATE	TOTAL DEPOSIT
Cimarron Insurance Co.	1,800,000.00						1,800,000.00
Cimarron Life Ins. Co.	1,281,000.00						1,281,000.00
Columbian National Title Ins. Co.				400,000.00			400,000.00
Commercial Standard Ins. Co.	200,000.00						200,000.00
Commercial Union Custom Ins. Co.	50,000.00						50,000.00
Consolidated Farmers Mutual Ins. Co.	185,000.00						185,000.00
Credit Life Corporation of America				500.00			500.00
Credit Life Insurance Company	391,000.00						391,000.00
Employees Mutual Benefit Assn. of St. Paul	100,000.00						100,000.00
Employers National Ins. Co.	30,000.00						30,000.00
Enterprise Insurance Company	50,000.00						50,000.00
Farm Bureau Mutual Ins. Co.	800,000.00						800,000.00
Farm & Ranch Life Ins. Co.	26,532,337.74		1,996,227.78	15,000.00			28,543,565.52
Farmers Alliance Mutual Ins. Co.	1,860,000.00						1,860,000.00
Farmers Insurance Co., Inc.	1,390,000.00						1,390,000.00
Farmers Mutual Ins. Co. of Barton County	100,000.00						100,000.00
Farmland Insurance Co.	615,000.00						615,000.00
Financial Assurance, Inc.	235,000.00						235,000.00
Fireman's Fund Ins. Co.	100,000.00						100,000.00
First American Title Ins. Co. of Mid-America	50,000.00						50,000.00
First General Ins. Co.	35,000.00						35,000.00
First of Georgia Ins. Co.	40,000.00						40,000.00
First Kansas Life Ins. Co.	7,882,490.00	84,665.25		50,000.00			8,117,155.25
Franklin Life Insurance Co.	2,000,000.00						2,000,000.00
General Electric Mortgage Ins. Co. of North Carolina	35,000.00						35,000.00
General Reinsurance Corp.	35,000.00						35,000.00
Georgia International Life Ins. Co.	30,000.00						30,000.00
Great American Life Ins. Co.	8,285,000.00		1,190,200.33	20,000.00			9,495,200.33
Great Plains Mutual Ins. Co.	743,000.00						743,000.00
Great-West Life & Annuity Ins. Co.	48,060,000.00			6,575,000.00			54,635,000.00
Guarantee Insurance Co.	190,000.00						190,000.00
Heart of America Fire & Casualty Und.	60,000.00						60,000.00
Home State Life Ins. Co.	964,762.56	158,275.00	1,838,699.01	2,450,000.00		140,000.00	5,551,736.57
Houston General Ins. Co.	50,000.00						50,000.00
Industrial Indemnity Co.	400,000.00						400,000.00
Insurance Corp. of America				50,000.00			50,000.00
Insured Titles, Inc.	175,699.72	24,162.34		120,000.00			319,862.06
Integon Indemnity Corporation	60,000.00						60,000.00
Investors Guaranty Life Ins. Co.	20,000.00						20,000.00
Jefferson-Pilot Pension Life Ins. Co.	200,000.00						200,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	LEASES	REAL ESTATE	TOTAL DEPOSIT
John Hancock Variable Life Ins. Co.	125,000.00						125,000.00
Kansas Bankers Surety Company	580,000.00						580,000.00
Kansas Farm Life Ins. Co.	91,986,332.09	3,068,618.26	12,626,054.44	1,000,000.00			108,681,004.79
Kansas Fire & Casualty Company	710,000.00						710,000.00
Kansas Mutual Insurance Co.	615,000.00						615,000.00
Kennesaw Life & Accident Insurance Co	25,000.00						25,000.00
KFB Insurance Company	1,060,000.00						1,060,000.00
Legion Insurance Company	25,000.00						25,000.00
Liberty Insurance Corporation	30,000.00						30,000.00
Liberty Mortgage Insurance Co.	60,000.00						60,000.00
Life Insurance Co. of Kansas	1,262,000.00	91,625.00		2,006,401.65			3,360,026.65
Lincoln National Life Ins. Co.				300,000.00			300,000.00
Manhattan Mutual Life Ins. Co.	9,001,005.29	1,135,040.77	4,885,008.53			147,491.00	15,168,545.59
Marysville Mutual Ins. Co.	1,040,000.00						1,040,000.00
McPherson Hail Ins. Co.	60,000.00						60,000.00
Mid-Century Insurance Co.	30,000.00						30,000.00
Midland Insurance Co.	325,000.00						325,000.00
Midwest Fire & Casualty (Mutual)	100,000.00						100,000.00
Mission Insurance Co.	40,000.00						40,000.00
Mission National Insurance Company	50,000.00						50,000.00
Munich American Reassurance Co.	30,000.00						30,000.00
National Benefit Life Ins. Co.	700,000.00						700,000.00
National Investors Fire & Casualty Ins. Co.	50,000.00						50,000.00
National Reserve Life Ins. Co.	51,798,511.55	13,214,190.63					65,012,702.18
National Western Life Ins. Co.	4,300,000.00						4,300,000.00
Northwestern Pacific Indemnity Co.	215,000.00						215,000.00
Occidental Fire & Casualty Co. of N.C.	92,000.00						92,000.00
Old United Life Ins. Co.	400,000.00			450,000.00			850,000.00
Ozark National Life Ins. Co.	15,966,000.00		677,051.31				16,643,051.31
Pacific Indemnity Company	200,000.00						200,000.00
Pacific Marine Ins. Co.	200,000.00						200,000.00
Paramount American Life Ins. Co.	50,000.00			600,000.00			650,000.00
Patrons Mutual Ins. Ass'n	718,000.00	128,250.00					846,250.00
Peoples Accident Ins. Co.	285,000.00						285,000.00
Pioneer National Life Ins. Co.	2,602,900.00	823,718.84	847,944.70				4,274,563.54
Plains Insurance Co.	1,900,000.00						1,900,000.00
Prairie States Ins. Co.				110,000.00			110,000.00
Professional Investors Life Ins. Co.	630,000.00			30,000.00			660,000.00
Proprietors Insurance Company	500,000.00						500,000.00
Protective Life Ins. Co.	7,645,000.00	1,500,000.00					9,145,000.00
Providers Insurance Co.	175,000.00						175,000.00
Pyramid Life Ins. Co.	17,774,000.00	6,352,541.50	606.25				24,127,147.75
Reliance Standard Life Ins. Co.	160,000.00						160,000.00
Republic National Life Ins. Co.	200,000.00						200,000.00
Reserve Life Ins. Co.	2,445,000.00						2,445,000.00

AGENTS AND BROKERS DIVISION

This division has supervision and control over the examination and qualification of agents and brokers prior to their being licensed, the responsibility of renewing the certifications each year, and is charged with the administration of the laws relative to these functions and found in Kansas Statutes Annotated, Chapter 40.

The examinations were administered at the following locations in addition to Topeka and Wichita: Hays, Dodge City, and Kansas City, Kansas. This division also has the responsibility of licensing excess lines agents. A total of 309 excess lines agents were licensed during calendar year 1983.

Another function of this division is the issuance of motor club agents' registrations in accordance with the provisions of Article 25 of the Insurance Code. The total number of registrations issued during 1983 was 805.

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations	Brokers
January	1977	1,839	1,648	191	331	
	1978	1,890	1,661	229	647	
	1979	2,556	2,320	236	824	
	1980	2,521	2,311	210	1,113	
	1981	3,085	2,814	271	926	
	1982	4,379	3,932	453	2,804	
	1983	6,166	5,724	442	2,947	1
February	1977	1,449	1,307	142	703	
	1978	1,159	1,055	104	818	
	1979	1,992	1,768	224	739	
	1980	2,130	1,858	272	908	
	1981	2,804	2,486	318	850	
	1982	3,067	2,707	360	1,125	
	1983	3,289	2,890	399	2,148	3
March	1977	1,412	1,299	113	448	
	1978	1,863	1,708	155	548	
	1979	1,907	1,755	152	650	
	1980	2,383	2,219	164	1,254	
	1981	1,675	1,557	118	551	
	1982	2,370	2,181	189	719	
	1983	4,159	3,642	517	4,356	0
April	1977	1,266	1,154	112	224	
	1978	2,621	2,329	292	120	
	1979	1,216	1,070	146	52	
	1980	1,198	1,106	92	24	
	1981	1,450	1,321	129	58	
	1982	1,708	1,554	154	204	
	1983	3,521	3,063	458	6,700	0
May	1977	98,630	90,535	8,095	895	
	1978	104,203	95,510	8,693	1,444	
	1979	116,653	107,045	9,608	376	
	1980	113,535	102,971	10,564	704	
	1981	132,441	120,989	11,452	0	
	1982	148,479	136,754	11,725	110	
	1983	171,002	156,661	14,341	870	15
June	1977	2,286	2,025	261	1,160	
	1978	2,752	2,469	283	1,044	
	1979	3,406	3,056	350	541	
	1980	2,978	2,629	349	541	
	1981	4,595	4,204	391	779	
	1982	3,253	2,876	377	986	
	1983	4,335	3,741	594	1,256	94

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations	Brokers
July	1977	2,183	1,958	225	893	
	1978	1,771	1,552	219	678	
	1979	2,100	1,903	197	1,065	
	1980	2,432	2,103	329	929	
	1981	4,266	3,887	379	2,839	
	1982	4,701	4,114	587	1,535	
	1983	3,566	3,037	529	1,159	23
August	1977	2,023	1,818	205	562	
	1978	1,970	1,742	228	714	
	1979	2,601	2,328	273	561	
	1980	2,328	2,029	299	620	
	1981	3,018	2,676	342	556	
	1982	4,120	3,518	602	964	
	1983	4,208	3,592	616	1,502	12
September	1977	2,003	1,766	237	588	
	1978	1,764	1,538	226	630	
	1979	2,169	1,945	224	157	
	1980	2,592	2,273	319	1,074	
	1981	3,757	3,331	426	1,077	
	1982	4,032	3,461	571	1,083	
	1983	3,573	2,959	614	1,109	32
October	1977	2,076	1,883	193	294	
	1978	2,502	2,238	264	812	
	1979	3,077	2,772	305	833	
	1980	2,589	2,214	375	726	
	1981	3,878	3,471	407	1,034	
	1982	3,503	3,050	453	1,103	
	1983	3,448	2,903	545	870	12
November	1977	1,775	1,570	205	630	
	1978	1,612	1,429	183	670	
	1979	1,489	1,309	180	505	
	1980	2,681	2,465	216	853	
	1981	2,874	2,562	312	66	
	1982	2,631	2,207	425	1,424	
	1983	3,133	2,634	499	804	15
December	1977	2,895	2,656	239	816	
	1978	1,595	1,438	157	472	
	1979	2,655	2,346	309	650	
	1980	2,523	2,172	351	702	
	1981	2,864	2,467	397	2,137	
	1982	3,503	3,050	453	1,567	
	1983	2,938	2,550	388	930	5
Totals	1977	119,837	109,619	10,218	7,244	
	1978	125,702	114,669	11,033	8,597	
	1979	141,821	129,617	12,204	6,953	
	1980	139,890	126,350	13,540	9,430	
	1981	166,707	151,765	14,942	10,873	
	1982	185,746	169,404	16,349	13,624	
	1983	213,338	193,396	19,942	24,651	212

CONSUMER ASSISTANCE DIVISION

This Division's principal responsibility is the review of complaints and inquiries from Kansas consumers regarding insurance companies, insurance agents or the insurance coverage of the consumer. In addition, the Division performs a number of education or information functions for the benefit of the general public. The Division's primary goal is to insure Kansas consumers are fully advised concerning the facts surrounding their insurance complaints or insurance coverages; that they understand why their insurance claims or insurance problems are handled in the manner they are; and, that all complaints against companies and agents are handled promptly and are equitably resolved.

Complaints and Inquiries

Most of the complaints and inquiries handled by this Division, and for which a file is established, originate from correspondence from Kansas citizens. However, a large number of complaints and inquiries, relating to every facet of insurance, are also received from the public through telephone calls and personal visits to the office. In 1983, the Division received approximately 28 new complaint and inquiry letters a day, approximately 350 telephone calls a day, an average of 15 office callers a day and an average of 73 "Hot Line" WATS calls a day. Since these complaints and inquiries involve a wide variety of insurance questions, the Division maintains a close working relationship with other divisions of the Department, to ensure those divisions are aware of problems of interest to them and to take advantage of technical support available from those other divisions to answer these consumer inquiries. The other divisions also coordinate consumer complaints and inquiries with this Division so that a proper record of all consumer matters handled by the department can be maintained.

Wichita Branch Office

The Department maintains a branch office in Wichita to handle consumer matters brought to us by citizens from that area of the state. The Wichita Branch Office is a unit of this Division. In addition to the functions described above, and participating in consumer education activities in the area surrounding Wichita, the branch office, in cooperation with the Department's Agents' and Brokers' Division, also administers the agent's licensing examinations conducted at the branch office site.

WATS "Hot Line"

Since its inception, the Consumer "Hot Line" has proven to be a valuable service to Kansas citizens. In 1983, an average of 1,574 calls per month were received on the "Hot Line," compared to an average of 1,362 calls in 1982. Even though many calls received on the "Hot Line" involve matters requiring follow-up correspondence or other action, the primary objective of the system is to handle to a conclusion as many matters as possible through that one telephone call, eliminating, where possible, correspondence which is time consuming for both the citizen and this Division.

Field Representatives

This Division has two field representatives who, in addition to handling office duties, have assisted the Agents' and Brokers' Division in giving agent's licensing examinations. In addition, the field representatives travel throughout the state, when needed, investigating complaints. This includes taking statements from citizens who have complained about misrepresentations by agents or companies, overselling by agents, fraudulent acts by an agent and other misfeasance. Whenever severe storm, flood or fire damage occurs in a community, the Commissioner also dispatches field representatives to survey the damage to determine the extent of the damage, type of damage, area covered and the approximate number of people affected. From such surveys, it can be determined whether the insurance industry will have sufficient claims adjusters in the area to handle the losses. These representatives also act in coordination with federal and other state disaster relief personnel to ensure all appropriate steps are taken to alleviate hardship and return citizens, as much as possible, to their situations prior to the disaster.

Consumer Education

This Division provides a variety of educational programs for citizens of this state, ranging from informal talks with school groups to formal presentations to senior citizen groups.

Senior Citizen Forums. In 1983, the Division conducted 21 Senior Citizen Forums at widely scattered points throughout the state. At each forum, individuals from Blue Cross and Blue Shield of Kansas, who administer the Medicare program in Kansas for the federal government, first explain the benefits provided by Medicare. Division representatives, through a slide presentation and question and answer sessions, explain the benefits customarily available through Medicare Supplement, nursing home and cancer policies, with particular attention paid to what these policies do and do not cover. At such forums, the Division also provides to each participant a packet of brochures prepared by the Department. Attendance and interest in these forums was significant from their inception and, if anything, appears to be increasing.

Other Forums, Talks and Speeches. In addition to the Senior Citizen Forums, the Division also offers forums on auto insurance and on homeowners' insurance. The Department also provides speakers from within the Division for talks, speeches and seminars conducted by civic groups, elementary and high schools, colleges, insurance industry groups and senior citizen groups. The Division has also supplied articles for senior citizen groups and other organizations. These talks and articles generally relate to insurance problems encountered by the group being addressed; e.g., auto insurance problems are discussed with high school drivers' education classes, and articles or speeches on Medicare and Medicare Supplement policies to senior citizen groups.

Market Conduct Examinations. In 1983, representatives of the Division participated in 12 Market Conduct Examinations conducted by the Department. The Division's participation consisted of reviewing the claims processing and complaint handling practices of the company under review. The Division maintains a continuous statistical review of complaints received by the Department respecting each company operating in this state. Whenever Market Conduct Examinations of companies are undertaken, particular attention is directed to areas indicated as being a problem, if any, in the Division's analysis of the complaints received against that company.

Other Activities

As mentioned above, the Division maintains an on-going computer program analyzing those complaints received by the department against each company operating in Kansas. This computer analysis enables the Division to identify companies with a high number of complaints in relation to their premium volume in this state, as well as those particular lines of business with a big incidence of complaints and the most frequent causes of complaints.

A relatively small number of individual complaints may result in enforcement actions against companies and agents, depending on the amount of business done in this state and the severity of the actions complained of. Companies may be targeted for special market conduct activity or more informal action, if this will result in correction of improper activities. This approach to monitoring company and agent activities has significantly improved the quality of service Kansas consumers are receiving from insurance companies operating in this state.

The division also prepares and prints a number of educational brochures relating to common insurance problems in this state: *Kansas Auto Insurance Facts, Kansas Homeowners' Insurance Facts, Kansas Cancer Insurance Facts, Kansas Nursing Home Facts* and *Kansas Health Insurance Facts.* In 1983 the Commissioner also developed and published a *Kansas Medicare Supplement Insurance Shopper's Guide,* which has become a very popular brochure.

Data Comparisons

The following table summarizes the Division's activities for 1983 and 1982:

New Complaints and Inquiries (for which a file was opened)	1983	1982
Topeka	6,540	6,329
Wichita	785	809
Total	7,325	7,138
Office Callers		
Topeka	1,811	2,064
Wichita	1,968	2,202
Total	3,779	4,266
Telephone calls (income and outgoing)		
Topeka	65,226	60,048
Wichita	15,972	16,367
Total	81,198	76,415
WATS "Hot Line" calls	18,889	16,348
Consumer Files Closed		
C.A.D.-Topeka	6,252	6,092
C.A.D.-Wichita	796	672
Other Divisions	378	816
Total	7,426	7,580
Consumer Education Programs		
Senior Citizen Forums	21	24
Consumer Talks	38	79
Consumer Money Recovered (approx.)	$3,800,000	$3,800,000

COMMUNICATIONS DIVISION

The Communications Division was established in June of 1980. The Division was organized to incorporate within the Insurance Department the use of automated equipment, *i.e.*, word processing typewriters, to increase the efficiency of producing typed documents. These documents originate from dictation, handwritten material or form letters.

The Communications Division is responsible for making sure that documents requested from the Fire & Casualty Division, Consumer Assistance Division, Financial Surveillance Division, Licensing Division, Accident & Health Division, Life Division, Administrative and Administrative Services Division are produced with quality. It is also important that these documents be produced with the least amount of time possible.

The Communications Division is also responsible for special projects that require a large volume of final documents. Such products can be produced much more efficiently by a word processing system. After the initial preparation of the various brochures and the updating by the various Divisions of the *Directory of Insurance Companies*, the Communications Division is responsible for producing a copy that is to be sent to the printer for printing purposes.

LIFE DIVISION

The Life Division staff is responsible for various areas of supervision over 638 companies licensed to do business in the State of Kansas. One of the primary functions of the division is the review of form filings and accompanying materials submitted by the companies holding a Kansas Certificate of Authority. Increasingly complex forms each year continue to require a great deal of research prior to actual approval or disapproval. Universal Life products, group insurance, variable annuities, HR-10 retirement plans and other complex forms of insurance are developing at a rate which requires extensive research not reflected by statistics alone. The following table, however, does give some indication of the number of filings received and processed by the Life Division this past year:

Policy forms received	15,543
Policy forms approved	13,037 *
Policy forms disapproved	1,330 *

* The forms approved and disapproved will not reflect the number received as they include forms reviewed from the backlog of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will form the backlog reflected in next years approved/disapproved statistics.

Letters sent out in connection with form reviews numbered 6,093. In addition to the above reviews, 81 pieces of advertising were reviewed. These figures are taken from submissions of advertising only filings. Filings included with policy form have not been counted, nor have consumer files involving advertising which were eventually reviewed.

Annual Statement Review

There were 644 annual statements filed in 1983 with the Life Division as required by K.S.A. 40-225. Each statement was given a detailed audit with regard to errors in the statement, solvency (including adequacy of reserves for business written by Kansas companies) and authentication of various supplementary documents made. This effort is coordinated with the Financial Surveillance Division which conducts in-depth research on many of the statements received.

Certificates of Authority

K.S.A. 40-215 allows for a continuous certificate of authority which shall continue in force until suspended, revoked, or otherwise terminated by the Commissioner of Insurance. It is only necessary to issue a certificate of authority to companies newly admitted, changing name, or merging.

Tax Collection and Distribution

In accordance with K.S.A. 40-252 and 40-2801 the Life Division computes, assesses and collects premium and privilege taxes as well as statutory fees. Taxes and fees collected on life companies was $19,019,994.50 in fiscal 1983. Of that amount, a premium tax passed in 1970 on Kansas companies amounted to $3,375,386.11 and a privilege tax also on Kansas companies passed in that same year resulted in the collection of an additional $88,843.68.

Life and Health Insurance Guaranty Association

The purpose of this act is to provide a mechanism for the payment of covered claims under certain insurance policies, to avoid excessive delay in payment and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer, to assist in the detection and prevention of insurer insolvencies and to provide an association empowered to assess the cost of such protection among insurers. The Board of Directors of the association is composed of not less than five nor more than nine members who are selected by member insurers subject to approval of the Commissioner. Records of that association are kept by the Life Division as well as a notification plan for furnishing information to the president of the association.

Advisory Duties and Research

If it is found necessary to call formal hearings with reference to a company or an agent's violation of the insurance code, the Life Division assists the Legal, Licensing and Consumer Assistance Divisions in matters of investigation and procuring evidence. This division also acts as technical advisor during the process of such a hearing. Research needed for any phase of life insurance is conducted whether it be for legislative purposes, departmental positions or statistical evaluation. The insurance industry is constantly changing concepts and types of coverage and it is important for the Life Division to properly advise the Commissioner and conduct any studies or research on new subject matters. In that same light the Life Division also assist in the compilation of agents' examinations and act in an advisory capacity on any change within the examination itself.

Securities Valuation

A determination is made by the Life Division that adequate securities are on deposit by life companies in accordance with K.S.A. 40-401 and 40-404. As of December 31, 1983, these deposits amounted to $1,097,107,213.99. If quarterly or monthly reports are required of a company, the valuations are made more frequently by the Financial Surveillance Division.

Certifications

The Life Division prepared and issued 995 various certifications for companies and insurance departments. Those certifications required the study of the division's records to determine the correctness of the material we were asked to certify.

Annual Report

The material contained within this annual report must be assembled and compiled statistically in connection with the total business operations and Kansas operations of all life companies. This information is also used in the Commissioner's preparation of the department's annual budget and report.

Directory of Companies

Each year a report showing the companies licensed in the various lines of business they are qualified to write in Kansas must be compiled and published. Information is taken from the Official List filed with this division in conjunction with the annual statements.

Examination Reports

Kansas law requires that each company doing business in Kansas shall be examined at least once every three years. This division filed 103 such reports in 1983. The accuracy of current filings are checked at the close of annual statement review each year.

Company Charter and Bylaws

This division receives and reviews certified copies of Kansas company charters, bylaws, and amendments thereto. Foreign company charters are also filed in the same manner. In addition, all official company files are maintained within the Life Division.

Biographical Sketches

Biographical forms for each director and key officer of each Kansas life company must be maintained by the Life Division. The biographical sketch files are updated at the close of each annual statement review period to determine if officer changes have resulted in unfiled biographical sketch forms.

Company Admissions

This division participates in the examination of companies making application to be admitted to do business in Kansas, mergers, name changes, consolidations, reinsurance and the formation of new companies. During 1983, 49 life companies were admitted with 41 companies seeking admission to Kansas at year end.

Claim Handling

Although the Consumer Assistance Division is basically responsible for the handling of complaints and inquiries, we act in a consulting nature on the more difficult problems which arise and in which more technical assistance is needed. We handle, as an example, any IRA or KEOH problems as a matter of routine. During the year, we handled 264 complaints or inquiries by letter, 20 complaints or inquiries by personal visits with the public, and 1,087 telephone inquiries.

Market Conduct Examinations

A personal visit by some member of the Life Division is made to each Kansas domiciled company undergoing a financial examination. During that visit a market conduct exam is conducted in conjunction with the financial examiners. During the past year, six such examinations were conducted by the Life Division staff.

Replacement

Twenty-two replacement cases were opened by the Life Division in 1983. Informal conferences were held in many cases and the amount of time spent by our policy examiners on those problems were extensive. All examiners continue to assist in the investigation. This gives us the benefit of complete awareness by all staff members of the problems involved and helps alert them to the policy provisions which might be troublesome, if approved.

Credit

Approximately, 97 companies are presently issuing credit life insurance in this state with a total premium volume of $21.5 million. Current credit rate structures are receiving extensive analysis. Again, a great amount of time is being devoted to research and review in this area.

Microfilming

The Life Division files continue to be placed on microfilm and approximately two-thirds of the total volume of files were completed by year end.

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	LEASES	REAL ESTATE	TOTAL DEPOSIT
Roosevelt Nat'l Life Ins. Co. of America	713,000.00			100,000.00			813,000.00
Safeco Title Ins. Co. of Oregon (General)	375,000.00						375,000.00
Safeco Title Ins. Co. of Oregon (Special)	125,000.00						125,000.00
San Francisco Reinsurance Co.	50,000.00						50,000.00
Scor Reinsurance Company	60,000.00						60,000.00
Security Benefit Assurance Company	4,200,000.00						4,200,000.00
Security Benefit Life Ins. Co.	238,976,134.68	20,050,985.60	132,518,045.78				391,545,166.06
Security Casualty Company	5,000.00						5,000.00
Security General Life Ins. Co.				300,000.00			300,000.00
Southern Insurance Company	14,000 00						14,000.00
Standard Guaranty Ins. Co.	35,000.00						35,000.00
Standard Mutual Life Ins. Co.	8,919,547.72		3,695,207.34				12,614,755.06
Supreme Life Ins. Co. of America	140,000.00						140,000.00
Surety Insurance Co. of California	60,000.00						60,000.00
Swedish American Mutual Ins. Co.	75,000.00						75,000.00
Ticor Indemnity Company				25,000.00			25,000.00
Town & Country Fire & Casualty Co.	739,066.90	17,300.00					756,366.90
Transamerica Insurance Company	550,000.00						550,000.00
Transport Indemnity Company	285,000.00						285,000.00
Travel Air Indemnity Company (Kansas)	150,000.00	458,625 00					608,625.00
Travelers Indemnity Co. of America	110,000.00						110,000.00
Trinity Universal Ins. Co. of Kansas	1,460,000.00						1,460,000.00
Tri-State Insurance Company	200,000.00						200,000.00
Truck Insurance Exchange	30,000.00						30,000.00
Ulico Casualty Company	15,000.00						15,000.00
Union Security Life Ins. Co.	45,000.00						45,000.00
United Fire Insurance Co.	50,000.00						50,000.00
United Guaranty Residential Ins. Co. of N.C.	50,000.00						50,000.00
Upland Mutual Insurance Co.	1,005,000.00						1,005,000.00
Victory Life Insurance Co.	62,008,512.52	1,451,206.00	16,321,542.29			179,097.28	79,960,358.09
Washington National Ins. Co.	30,000.00						30,000.00
West General Insurance Co.	340,000.00			300,000.00			640,000.00
Western Casualty & Surety Co.	1,845,000.00						1,845,000.00
Western Fire Insurance Co.	2,730,000.00						2,730,000.00
Western Indemnity Company	1,630,000 00						1,630,000.00
Western National Life Ins. Co.	400,000.00						400,000.00
Wheat Growers Mutual Hail Ins. Co.	310,000.00						310,000.00
World Service Life Ins. Co.	1,906,000.00	465,076.88					5,371,076.88
Yukon Indemnity Company	400,000.00						400,000.00
TOTALS	$800,619,175.80	$67,651,026.68	$203,760,969.44	$20,601,601.65	$532,500.00	$3,941,958.42	$1,097,107,231.99

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1983

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

							KANSAS			
COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	INS. WRITTEN THIS YR.	INS. IN FORCE	A & H PREMS EARNED	A & H LOSSES INCURRED
COMPANIES OF KANSAS										
ALLIANCE LIFE INSURANCE COMPANY	KS	31591	27332	4259	435	814871	234096	384990	1611	752
AMERICAN HOME LIFE INSURANCE COMPANY	KS	35501	31494	4007	334	683680	69513	296621	51	27
AMERICAN INVESTORS LIFE INS. CO., INC.	KS	31456	25019	6437	953	1579546	91592	494088	681	316
CENTENNIAL LIFE INSURANCE COMPANY	KS	113847	106946	6901	1152-	3721715	35965	158934	2522	1922
CIMARRON LIFE INSURANCE COMPANY	KS	3059	1773	1286	118-	51213	26504	36344	212	101
FARM AND RANCH LIFE INSURANCE CO., INC	KS	38997	31560	7437	1012	250453	12277	64557	169	111
FIRST KANSAS LIFE INSURANCE COMPANY	KS	10626	9553	1073	82	70195	5057	51023	16	15
GREAT AMERICAN LIFE INSURANCE CO.	KS	11379	8771	2607	266	42022	4574	42022	0	0
GREAT-WEST LIFE & ANNUITY INS. CO.	KS	93198	74864	18333	873-	2860924	0	0	0	0
HOME STATE LIFE INSURANCE COMPANY	KS	7139	6592	547	124	50558	10794	24436	112	42
KANSAS FARM LIFE INSURANCE CO., INC.	KS	144227	135592	8635	1292	1865124	389595	1865124	1018	475
LIFE INSURANCE COMPANY OF KANSAS	KS	5681	4054	1627	364	98509	64400	95866	1126	432
MANHATTAN MUTUAL LIFE INSURANCE COMPAN	KS	19713	17941	1772	50	255426	5385	56592	0	0
PARAMOUNT AMERICAN LIFE INSURANCE CO.	KS	813	75	737	216-	4123	4361	4123	0	0
PIONEER NATIONAL LIFE INSURANCE COMPAN	KS	5637	4185	1452	424	9192	0	7398	0	0
PYRAMID LIFE INSURANCE COMPANY	KS	67015	49568	17447	2059	577945	7990	36149	2488	1791
SECURITY BENEFIT ASSURANCE COMPANY	KS	8061	3709	4352	270	206418	37872	103021	0	0
SECURITY BENEFIT LIFE INSURANCE CO.	KS	748070	702931	45139	4842	9870284	43435	2436276	2848	1952
STANDARD MUTUAL LIFE INSURANCE CO.	KS	16749	14246	2503	199	186222	10199	40840	0	0
VICTORY LIFE INSURANCE COMPANY	KS	108016	99136	8881	874	672579	7487	141330	0	0
SUB-TOTAL		1500775	1355342	145433	11221	23870978	1061096	6341733	12852	7837

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1983

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

				PAID UP		NATIONWIDE	---------- KANSAS	----------	----------	----------
COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND/OR SURPLUS	NET GAIN	AMOUNT OF INSURANCE IN FORCE	INS. WRITTEN THIS YR.	INS. IN FORCE	A & H PREMS EARNED	A & H LOSSES INCURRED
COMPANIES OF OTHER STATES										
ACACIA MUTUAL LIFE INSURANCE CO.	DC	836154	754522	81632	14752	5774591	566	20205	1	0
ACACIA NATIONAL LIFE INSURANCE COMPANY	VA	87067	80371	6696	4123-	1775807	1028	1150	0	0
ACADEMY LIFE INSURANCE COMPANY	CO	157838	129375	28462	2484-	4699685	10489	34226	78	69
ADJUSTABLE LIFE INSURANCE COMPANY	MN	4905	6-	4911	283	0	0	0	0	0
ADMIRAL LIFE INSURANCE CO OF AMERICA	AZ	9457	3886	5571	1000	93984	2663	2756	39	34
AETNA LIFE INSURANCE & ANNUITY COMPANY	CT	3136166	2988995	147171	15577-	12347625	33027	64491	0	0
AETNA LIFE INSURANCE CO. OF AMERICA	CT	4892	167	4725	151	0	0	0	0	0
AETNA LIFE INSURANCE CO. OF ILLINOIS	IL	67452	47002	20451	3977	3362216	0	0	0	0
AETNA LIFE INSURANCE COMPANY	CT	31414088	30342843	1071245	259240	198734099	412121	2057755	27061	24332
AID LIFE INSURANCE COMPANY	IA	45847	35385	10462	1089	1251579	18150	46398	8	6
AIG LIFE INSURANCE COMPANY	PA	331379	312250	19129	470	1975218	2000	5679	1-	92
ALEXANDER HAMILTON LIFE INS CO OF AMER	MI	716207	608243	107964	22647	15656196	137520	197190	485	273
ALL AMERICAN LIFE INSURANCE COMPANY	IL	642710	581673	61036	18836	11874582	52771	214546	108	74
ALLSTATE LIFE INSURANCE COMPANY	IL	1761664	1504952	256712	18836	42707145	88129	295736	2793	2420
AM LIFE INSURANCE COMPANY	MA	39043	25839	13204	1376	1634710	0	4713	0	0
AMALGAMATED LABOR LIFE INSURANCE CO.	IL	14358	11048	3310	23-	391984	340	484	0	0
AMERICAN AGENCY LIFE INSURANCE COMPANY	GA	73378	53254	20124	911	7471944	24790	28716	0	0
AMERICAN BANKERS LIFE ASSUR. CO. OF FL	FL	301310	282853	18457	6049	13548590	23522	36295	257	139
AMERICAN CHAMBERS LIFE INSURANCE CO.	OH	3963	1461	2503	488-	42122	0	0	69	80
AMERICAN CONTINENTAL LIFE INSURANCE CO	MO	4304	2483	1822	811-	21616	1830	2268	368	382
AMERICAN DEFENDER LIFE INSURANCE CO.	NC	87444	78039	9404	4510	1898458	38	2957	0	0
AMERICAN EXPRESS LIFE INSURANCE CO.	IN	6099	547	5553	26	0	0	0	0	0
AMERICAN FAMILY LIFE ASSR CO OF COLUMB	GA	751203	685820	65383	24053	3404127	1837	7896	3019	2077
AMERICAN FAMILY LIFE INSURANCE CO.	WI	361387	306785	54603	11621	7069597	136819	465346	24	6
AMERICAN FIDELITY ASSURANCE COMPANY	OK	346626	291841	54785	12009	4238997	24337	97294	4466	3696
AMERICAN FIDELITY LIFE INSURANCE CO.	FL	169887	153107	16780	2674	1672760	1701	14090	0	0
AMERICAN FOUNDATION LIFE INSURANCE CO.	AL	58235	50982	7253	101	1481282	2	4169	0	0
AMERICAN FOUNDERS LIFE INSURANCE COMPA	TX	172144	147824	24320	2552	2134880	1036	5854	2	5
AMERICAN FRANKLIN LIFE INSURANCE CO.	IL	3845	1121	2724	249-	0	0	0	0	0
AMERICAN GENERAL LIFE INS CO OF DELAWA	DE	1163267	1025090	138117	7024	8177463	37222	160410	112	79
AMERICAN GENERAL LIFE INS CO OF NY	NY	304495	276890	27605	1601-	2723412	1	3338	1	0
AMERICAN GUARANTY LIFE INSURANCE CO.	OR	95980	85230	10750	1666	3803375	19	1479	2	0
AMERICAN HEALTH & LIFE INS. CO.	MD	449269	344826	104443	11021	8280483	22099	131709	411	194
AMERICAN HERITAGE LIFE INSURANCE CO.	FL	265691	227583	38108	5648	8599455	990	40474	239	210
AMERICAN INCOME LIFE INSURANCE CO.	IN	237232	212883	24349	9356	3074428	6668	25105	253	92
AMERICAN INTERNAT'L LIFE ASSUR CO OF N	NY	304780	285485	19295	1423	5504546	6818	13953	12	104
AMERICAN LIFE & CASUALTY INSURANCE CO.	ND	193715	178543	15172	1203	3372940	2286	14840	1056	762

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1983

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

						NATIONWIDE	---------------- KANSAS ----------------			
COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	AMOUNT OF INSURANCE IN FORCE	INS. WRITTEN THIS YR.	INS. IN FORCE	A & H PREMS EARNED	A & H LOSSES INCURRED
AMERICAN LIFE INSURANCE CO OF NEW YORK	NY	57521	43336	14185	1737	1474924	1026	8895	0	0
AMERICAN MUTUAL LIFE INSURANCE CO.	IA	328419	270257	58162	7932	4204996	24289	70312	16	18
AMERICAN NATIONAL INSURANCE COMPANY	TX	2944498	2424112	520386	47474	19827459	50370	201854	546	617
AMERICAN NATIONAL LIFE INS CO OF TEXAS	TX	23206	9131	14075	2481	1456256	0	3276	0	0
AMERICAN REPUBLIC INSURANCE COMPANY	IA	157617	127740	29877	4790	1481640	7386	51932	2423	1248
AMERICAN SECURITY LIFE INSURANCE CO.	TX	88671	77354	10317	2768	1126712	0	1553	5	7
AMERICAN STANDARD LIFE & ACC. INS. CO.	OK	48956	46813	2143	1019	353094	1087	10578	39	15
AMERICAN STATES LIFE INSURANCE CO.	IN	160104	130789	29315	9636	5417000	31853	112420	312	294
AMERICAN TRANSCONTINENTAL LIFE INS. CO	AZ	5215	1486	3729	302	78858	0	0	0	0
AMERICAN TRUSTEE LIFE CORPORATION	OK	6034	4443	1591	415-	128046	453	943	0	0
AMERICAN UNION LIFE INSURANCE CO.	IL	18158	11022	7136	1363	109223	32	531	51	70
AMERICAN UNITED LIFE INSURANCE CO.	IN	1935354	1843887	91467	7612	20407936	50256	281470	1072	585
AMERICAN VANGUARD LIFE INSURANCE COMPA	IA	8948	4619	4329	304	0	0	0	0	0
AMERICAN WOODMEN'S LIFE INSURANCE CO.	CO	8301	7320	982	182	225662	504	5250	0	0
AMERICAN-AMICABLE LIFE INSURANCE CO.	TX	529122	483025	46097	3292-	12885515	35793	95450	0	0
AMOCO LIFE INSURANCE COMPANY	NE	24705	15568	9137	1874	700752	27437	31166	39	2
ANCHOR NATIONAL LIFE INSURANCE CO.	CA	1740074	1694523	45551	3742	7165165	17382	93186	0	0
ARCADIA NATIONAL LIFE INSURANCE COMPAN	AZ	21205	18475	2730	1323-	637129	0	0	0	0
ARMOUR LIFE INSURANCE COMPANY	MO	8628	4389	4238	888	264772	67237	47264	511	133
ASSOCIATED DOCTORS H & L INS. CO.	AL	26117	13704	12412	2413	9983	0	7	49	29
ASSOCIATES LIFE INSURANCE COMPANY	IN	21803	18548	3255	125	1747751	1710	2318	4	0
ASSOCIATION LIFE INS. CO., INC.	WI	45846	35862	9984	2703	2151621	130	61614	5134	3548
ASSURANCE LIFE COMPANY	MO	14400	10459	3941	545	199154	5192	6995	0	0
ASSURED INVESTORS LIFE COMPANY	CA	2472	1014	1457	42	10299	10	10	0	0
ATLANTA LIFE INSURANCE COMPANY	GA	116468	90343	26125	933	1780164	263	8456	35	14
ATLAS LIFE INSURANCE COMPANY	OK	59578	53265	6313	282	786921	10504	16922	37	38
AUTO CLUB LIFE INSURANCE COMPANY	MI	16236	9070	7166	541	738580	2	40	0	0
BANKERS LIFE & CASUALTY COMPANY	IL	1340839	1185700	155139	25744	9046125	34472	131398	12519	9527
BANKERS LIFE COMPANY	IA	11358456	11027933	330523	13891	52251775	188210	899607	36104	29893
BANKERS LIFE INSURANCE CO. OF NEBRASKA	NE	940950	856264	84686	7199	4981637	38775	283102	2092	931
BANKERS MUTUAL LIFE INSURANCE COMPANY	IL	62095	53044	9051	1201	435948	0	2121	3	0
BANKERS NATIONAL LIFE INSURANCE COMPAN	NJ	331298	301298	30000	876	6169737	21108	38907	0	0
BANKERS SECURITY LIFE INS. SOCIETY	NY	214464	189347	25118	3916	6502191	5065	24480	8	4
BANKERS UNITED LIFE ASSURANCE COMPANY	IA	208433	188332	20101	3099	2370838	6785	17629	8	4
BANNER LIFE INSURANCE COMPANY	DC	286086	234683	51402	3979	5626650	9386	23707	0	1
BCS LIFE INSURANCE COMPANY	IL	46856	24868	21988	1535	2080295	152	152	9	44
BENEFICIAL LIFE INSURANCE COMPANY	UT	599845	551735	48110	16821	7332072	72	5314	0	0
BENEFICIAL STANDARD LIFE INS. CO.	CA	213532	162435	51097	4000	1590618	4	2388	79	42

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1983

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

						NATIONWIDE	---------- KANSAS	----------	----------	----------
COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	AMOUNT OF INSURANCE IN FORCE	INS. WRITTEN THIS YR.	INS. IN FORCE	A & H PREMS EARNED	A & H LOSSES INCURRED
BENEFIT TRUST LIFE INSURANCE COMPANY	IL	202053	176823	25229	3179	3434704	13531	26563	1218	921
BERKSHIRE LIFE INSURANCE COMPANY	MA	505139	468593	36546	2044	3411083	9896	32762	70	5
BLC LIFE & ANNUITY COMPANY	IA	3743	50	3693	214	0	0	0	0	0
BLC NATIONAL INSURANCE COMPANY	DE	156018	140485	15533	1132-	0	0	0	0	0
BOSTON MUTUAL LIFE INSURANCE COMPANY	MA	178461	162266	16194	2840	6645896	1992	6637	29	89
BRADFORD NATIONAL LIFE INSURANCE CO.	KY	19313	13256	6057	902-	694	155	1335	33	12
BROOKINGS INTERNATIONAL LIFE INS. CO.	SD	11582	8043	3539	441	143610	13	356	11	7
BUSINESS MEN'S ASSURANCE CO. OF AMERIC	MO	890077	780249	109828	27689	17436695	121990	897163	8522	5599
C. M. LIFE INSURANCE COMPANY	CT	6069	1544	4525	492-	198023	1400	1400	0	0
CALIFORNIA PACIFIC LIFE INSURANCE CO.	CA	1587	792	795	314-	14629	1411	582	35	9
CALIFORNIA WESTERN STATES LIFE INS CO	CA	966123	865524	100599	25041	15744651	10	10891	5	3
CAPITAL RESERVE LIFE INSURANCE CO.	MO	19151	11370	7781	690	51307	0	110	0	0
CAPITOL AMERICAN LIFE INSURANCE COMPAN	AZ	33229	23632	9598	1195	1346	1	1	1040	133
CAPITOL BANKERS LIFE INSURANCE CO.	MN	34040	30167	3874	1756-	1376848	7714	12967	0	0
CAPITOL LIFE INSURANCE COMPANY	CO	2402806	2313743	89062	17103-	6953322	5031	50743	133	70
CELTIC LIFE INSURANCE COMPANY	RI	37509	29680	7829	2622	708198	299	359	92	82
CENTRAL LIFE ASSURANCE COMPANY	IA	1002407	912110	90297	19068	8254969	33440	125677	1633	998
CENTRAL NATIONAL LIFE INS CO OF OMAHA	NE	316784	251333	65451	2354	5664337	51507	76779	507	236
CENTRAL RESERVE LIFE OF NO AMER INS CO	OH	20943	15496	4247	1865	757154	1270	1270	39	7
CENTRAL STATES HEALTH & LIFE CO OF OMA	NE	71494	55941	15553	1663	827761	3296	18485	2258	1398
CENTRAL UNITED LIFE INSURANCE CO.	IA	36095	29332	6762	1002	456026	20845	71926	9	3
CENTURION LIFE INSURANCE COMPANY	MO	107603	50632	56971	30173	981774	11109	13577	196	68
CERTIFIED LIFE INSURANCE COMPANY	CA	86675	61063	25613	2924	391614	0	91	19	13
CHARTER BANKERS LIFE INSURANCE COMPANY	MO	2301	437	1864	227	38983	2033	2033	0	0
CHARTER NATIONAL LIFE INSURANCE CO.	MO	329122	302502	26621	5578	2360833	304	14608	5	6
CHARTER SECURITY LIFE INSURANCE COMPAN	NJ	2191801	2086868	104933	10140-	157015	0	0	0	0
CHARTERED PROTECTIVE LIFE INSURANCE CO	CA	55708	39769	15939	2156	1002281	24830	24622	260	182
CHASE NATIONAL LIFE INSURANCE CO.	MO	26259	20022	6238	1385	339040	4	2800	0	0
CHRYSLER LIFE INSURANCE COMPANY	MI	48305	32560	15745	2161	755684	7755	9909	60	52
CML PENSION AND LIFE INSURANCE COMPANY	CT	5945	1285	4660	186	65153	0	0	0	0
COLLEGE LIFE INS. CO. OF AMERICA	IN	207758	197555	10203	475-	1049594	19101	8728	1	0
COLOGNE LIFE REINSURANCE COMPANY	CT	152492	119717	32775	4920	28544199	0	0	0	0
COLONIAL LIFE & ACCIDENT INS. CO.	SC	197462	140412	57051	9947	1350604	8252	16743	1254	181
COLONIAL LIFE INSURANCE CO. OF AM.	NJ	421372	373888	47484	19936	4615988	229	1639	0	0
COLONIAL PENN LIFE INSURANCE COMPANY	PA	457682	335843	121839	41761	16211751	330	8865	178	120
COLORADO BANKERS LIFE INSURANCE COMPAN	CO	9726	3868	5858	693	83874	0	0	0	0
COLUMBIA NATIONAL LIFE INSURANCE CO.	OH	73769	65436	8333	2804-	958253	6129	12908	7	4

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
COLUMBUS MUTUAL LIFE INSURANCE CO.	OH	593258	540029	53229	4901	5604758	6369	26583	4	5
COMBINED INSURANCE CO. OF AMERICA	IL	1315329	982922	332407	185227	8435689	11643	63538	4381	2101
COMMERCIAL LIFE INSURANCE COMPANY	WI	414043	358439	55604	11339-	673342	507	2444	356	1134
COMMERCIAL STATE LIFE INSURANCE COMPAN	MO	3822	112	3710	272	117	0	2	0	0
COMMERCIAL UNION LIFE INS CO OF AMERIC	DE	144503	125213	19289	4049	2001920	31328	64685	26	5
COMMONWEALTH LIFE & ACCIDENT INS. CO.	MO	112092	72072	40019	3905	722517	571	1245	8	6
COMPANION LIFE INSURANCE COMPANY	SC	8540	3625	4915	304	1569765	0	0	0	0
CONFEDERATION LIFE INSURANCE COMPANY	CN	507441	495351	800	19681-	11647033	14529	31122	133	108
CONGRESS LIFE INSURANCE COMPANY	AZ	8247	4740	3507	275	278166	0	42	0	0
CONNECTICUT GENERAL LIFE INS. CO.	CT	17425833	16652830	773003	249432	104804346	42991	499756	17878	14471
CONNECTICUT MUTUAL LIFE INS. CO.	CT	6753954	6381530	372424	45125	40251365	152493	495705	346	59
CONSOLIDATED AMERICAN LIFE INS. CO.	MI	46132	41501	4631	905	578359	358	1787	0	0
CONSTITUTION LIFE INSURANCE COMPANY	IL	99365	71050	28316	1064	906994	1148	3048	16	14
CONTINENTAL AMERICAN LIFE INS. CO.	DE	327695	279717	47978	6143	1518582	769	4324	38	37
CONTINENTAL ASSURANCE COMPANY	IL	4077317	3787799	289518	12612	35231590	68088	353579	8363	7717
CONTINENTAL GENERAL INSURANCE CO.	NE	33273	27347	5926	1782	651291	4431	19165	1483	721
CONTINENTAL LIFE & ACCIDENT COMPANY	ID	50115	37792	12323	661	1240784	253	3802	10	0
CONTINENTAL WESTERN LIFE INS. CO.	IA	79919	67472	12447	1511-	1918064	9575	21981	158	53
COUNTRY LIFE INSURANCE COMPANY	IL	1330638	1158746	171891	20940	7054315	0	4044	5	1
COVENANT LIFE INSURANCE COMPANY	NJ	55612	45358	10254	6198-	5130770	1410	3919	0	0
CREDIT LIFE INSURANCE COMPANY	OH	187871	166207	21663	2201	12272747	7232	20117	103	216
CROWN LIFE INSURANCE COMPANY	CN	1636521	1594507	42014	0	30673570	11721	56468	385	274
CUDIS INSURANCE SOCIETY, INC.	WI	208709	135214	73495	23471	0	0	0	1288	586
CUMBERLAND LIFE INSURANCE COMPANY	TN	283961	216786	67175	32625	2116563	23064	24241	178	81
CUNA MUTUAL INSURANCE SOCIETY	WI	509685	380662	129023	197	46729829	20399	580720	466	218
DELAWARE AMERICAN LIFE INSURANCE COMPA	DE	51937	42503	9434	499	1784655	1185	3626	0	0
DIXIE NATIONAL LIFE INSURANCE COMPANY	MI	25212	22452	2761	143-	296055	0	0	0	0
DREYFUS LIFE INSURANCE COMPANY	NY	11749	5347	6402	347	4503	0	0	0	0
E.F. HUTTON LIFE INSURANCE COMPANY	CA	414177	365944	48232	4590-	8598617	13905	35786	0	0
EMPIRE GENERAL LIFE INSURANCE COMPANY	AL	113710	94534	19176	3230	6879086	4125	9167	0	0
EMPIRE LIFE INSURANCE COMPANY	NE	13709	12145	1564	314-	384666	3138	2833	21	0
EMPIRE STATE MUTUAL LIFE INS. CO.	NY	43500	39985	3515	138	535892	0	23	0	0
EMPLOYEES LIFE COMPANY - MUTUAL	IL	14282	11206	3076	742	475628	0	0	0	0
EMPLOYEES MUTUAL BENEFIT ASSN OF ST PA	MN	10805	5719	5086	737	54586	28	959	0	0
EMPLOYERS LIFE INS. CO. OF WAUSAU	WI	337691	321927	15765	5289	3840787	5482	25078	76	42
EMPLOYERS MODERN LIFE COMPANY	IA	40671	34312	6359	1058	930910	8609	36410	36	14
EQUITABLE AMERICAN LIFE INS. CO.	IA	62447	53892	8555	997	2648614	3535	8723	0	0
EQUITABLE LIFE ASSURANCE SOC. OF U.S.	NY	43305559	42139639	1165921	56468	238425689	254977	2368001	8679	7141

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EQUITABLE LIFE INS. CO. OF IOWA	IA	1288473	1190941	97532	19830	4944332	1159	45136	9	0
EQUITABLE VARIABLE LIFE INS. CO.	NY	1311389	1200779	110609	34823-	13978583	77911	122147	0	0
EXECUTIVE FUND LIFE INSURANCE COMPANY	NE	49412	40207	9204	3203	208637	9302	12802	1717	313
EXECUTIVE LIFE INSURANCE COMPANY	CA	3372382	3181699	190684	1958	21683012	159527	245977	0	0
FAIRFIELD LIFE INSURANCE COMPANY	DE	57911	46067	11844	923	576618	0	0	0	0
FAMILY BENEFIT LIFE INSURANCE COMPANY	MO	10544	8815	1730	55	131426	13468	11999	0	0
FAMILY GUARDIAN LIFE INSURANCE COMPANY	AZ	112080	54798	57282	7972	1973874	0	0	0	0
FAMILY LIFE INSURANCE COMPANY	WA	187305	153440	33866	4506	9230368	23226	135048	106	42
FARMERS AND TRADERS LIFE INSURANCE CO.	NY	141353	131539	9814	162	701807	44	3210	39	37
FARMERS NEW WORLD LIFE INSURANCE CO.	WA	967318	760511	206807	29974	23681692	123892	518328	873	747
FARMLAND LIFE INSURANCE COMPANY	IA	72351	55126	17226	1570	1430226	19965	274612	2119	1754
FEDERAL HOME LIFE INSURANCE CO.	IN	368963	336969	31994	8069	4601666	9993	33416	2607	1399
FEDERAL KEMPER LIFE ASSURANCE CO.	IL	566137	503882	62255	21652	30971748	143420	391633	0	0
FEDERAL LIFE INS. CO. - MUTUAL	IL	224981	206426	18554	1075	702308	0	857	2	0
FEDERATED LIFE INSURANCE COMPANY	MN	169146	109057	60089	10543	2533676	37168	149433	0	0
FIDELITY & GUARANTY LIFE INS. CO.	MD	319222	281653	37569	4083	8654511	55478	187793	105	27
FIDELITY BANKERS LIFE INSURANCE CO.	VA	202817	174333	28484	7587	5281460	10525	53587	0	0
FIDELITY LIFE ASSN A MUT LEG RES CO.	IL	232847	176063	56784	5204	13331042	0	10311	0	0
FIDELITY MUTUAL LIFE INSURANCE CO.	PA	1024545	978097	46449	3461	6143615	914	9299	2	8
FIDELITY SECURITY LIFE INSURANCE CO.	MO	36965	25234	11731	1106	1877187	74674	100781	196	171
FIDELITY STANDARD LIFE INSURANCE CO	DE	7375	1929	5446	556-	4983	0	0	0	0
FIDELITY UNION LIFE INSURANCE COMPANY	TX	713001	577958	135043	32790	8928947	63126	162656	0	0
FINANCIAL ASSURANCE, INC.	CO	26108	24023	2085	297-	812638	3075	26256	0	0
FIREMAN'S FUND AMERICAN LIFE INS. CO.	CA	515919	443422	72497	2407	13703791	22858	70027	1714	1442
FIREMAN'S FUND LIFE & ACCIDENT INS. CO	CA	6870	785	6085	511	1973	0	0	0	0
FIRST COLONY LIFE INSURANCE COMPANY	VA	971054	913695	57358	9802	16500772	44317	115366	0	0
FIRST CONTINENTAL LIFE & ACCIDENT INS	UT	109214	98802	10412	3569	1382319	0	687	2	1
FIRST DELAWARE LIFE INSURANCE COMPANY	DE	18850	13059	5791	388-	0	0	0	0	0
FIRST LIFE ASSURANCE COMPANY	OK	60833	53670	7162	4082	2439307	68377	83973	697	362
FIRST PENN-PACIFIC LIFE INSURANCE CO.	PA	88784	73753	15231	572	3228888	33568	51861	0	0
FIRST PYRAMID LIFE INS. CO. OF AMERICA	AR	597747	593060	4688	743	2669962	23458	42445	626	447
FIRST UNITED LIFE INSURANCE COMPANY	IN	41134	37920	3215	729	248286	0	86	0	0
FIRST VARIABLE LIFE INSURANCE CO.	AR	252423	242105	10318	1339	539	0	0	0	0
FIRSTMARK STANDARD LIFE INSURANCE CO.	IN	136682	124796	11887	3318	594286	48	1881	0	0
FORD LIFE INSURANCE COMPANY	MI	120235	61795	58440	3471	4441447	6874	99256	994	472
FOREMOST LIFE INSURANCE COMPANY	MI	54899	35296	19602	1116	1386140	2306	4000	0	0
FORT DEARBORN LIFE INSURANCE CO.	IL	29345	20639	8707	1083	5688719	4	5	0	0

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** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
FRANKLIN LIFE INSURANCE COMPANY	IL	2814642	2386342	428300	78173	19181498	73491	303283	114	155
FRANKONA AMERICA LIFE REASSURANCE CO.	MO	28652	20347	8305	72	1427115	0	0	0	0
GARDEN STATE LIFE INSURANCE COMPANY	NJ	39381	18706	20674	85	200594	0	0	0	0
GENERAL AMERICAN INSURANCE COMPANY	MO	4704	92	4612	282	7974	0	0	0	0
GENERAL AMERICAN LIFE & ANNUITY COMPAN	MO	4708	93	4615	282	7974	0	0	0	0
GENERAL AMERICAN LIFE INSURANCE CO.	MO	2498653	2392835	105819	10261	37270112	31155	729514	1372	1458
GENERAL LIFE INS. CORP. OF WISCONSIN	WI	92144	79203	12941	8451	2080567	966	2568	0	0
GENERAL REASSURANCE CORPORATION	CT	513388	464611	48777	2366	92101317	0	0	0	0
GENERAL SERVICES LIFE INSURANCE CO.	DC	30470	22771	7699	1324	243838	65	3754	0	0
GEORGIA INTERNATIONAL LIFE INS. CO.	GA	202951	185308	17643	3715	4521072	107	610	0	0
GERBER LIFE INSURANCE COMPANY	NY	24570	17867	6703	992-	779870	615	1633	1	0
GLOBE LIFE AND ACCIDENT INSURANCE CO.	DE	272034	204200	67834	10373	10753772	181051	324091	3245	1528
GLOBE LIFE INSURANCE COMPANY	IL	357018	334165	22853	3224	6512985	51270	84993	839	329
GOLDEN RULE INSURANCE COMPANY	IL	86690	67762	18928	6754	955036	641	3317	564	394
GOLDEN STATE MUTUAL LIFE INS CO	CA	98157	92115	6042	406	4493213	0	0	0	0
GOVERNMENT PERSONNEL MUTUAL LIFE INS C	TX	203635	186359	17276	1773	1133327	531	5844	0	0
GREAT AMERICAN RESERVE INSURANCE CO.	TX	265485	233051	32434	5601	3512272	386	14104	37	31
GREAT SOUTHERN LIFE INSURANCE COMPANY	TX	547375	467951	79424	20996	8002388	46407	59142	3	1
GREAT WEST LIFE ASSURANCE COMPANY	CN	2766243	2751101	15141	16242-	27346547	23126	152186	431	404
GUARANTEE AMERICAN LIFE COMPANY	NE	3429	18	3411	190	0	0	0	0	0
GUARANTEE MUTUAL LIFE COMPANY	NE	450005	410298	39707	457	4195197	72553	254773	453	330
GUARANTEE RESERVE LIFE INSURANCE CO.	IN	43654	38223	5430	509	522043	879	2652	24	5
GUARANTEE SECURITY LIFE INSURANCE CO.	FL	96616	94346	4271	414	85370	0	0	0	0
GUARANTEE TRUST LIFE INSURANCE CO.	IL	109578	95475	14103	2227-	1874098	7822	10388	178	62
GUARANTY INCOME LIFE INSURANCE COMPANY	LA	64673	59523	5150	825	2245544	8157	98845	0	0
GUARDIAN LIFE INS. CO. OF AMERICA	NY	2524209	2359493	164716	6075	30822877	65795	160591	1543	1171
GUARDSMAN LIFE INSURANCE COMPANY	IA	102724	84368	18356	678	7019047	73757	173721	0	0
GULF ATLANTIC LIFE INSURANCE COMPANY	TX	46058	35832	10225	2173	890186	0	3036	3	13-
GULF LIFE INSURANCE COMPANY, INC.	FL	1043061	886556	156505	43236	8184859	370	886	0	0
HARTFORD LIFE & ACCIDENT INSURANCE CO.	CT	641799	481523	160276	11285	25925377	9639	84755	424	442
HARTFORD LIFE & ANNUITY INSURANCE CO	CT	6004	94	5910	313	0	0	0	0	0
HARTFORD LIFE INSURANCE COMPANY	CT	1293869	1227632	66237	2854	13073889	4525	91050	1357	1112
HARTFORD VARIABLE ANNUITY LIFE INS CO	CT	576278	571215	5064	1995-	5350	0	0	0	0
HARVEST LIFE INSURANCE COMPANY	FL	23105	17851	5254	1309	744023	9277	20694	0	0
HAWKEYE NATIONAL LIFE INSURANCE CO.	IA	23440	17896	5543	100	731701	495	2537	1	0
HERITAGE LIFE INSURANCE COMPANY	AZ	43191	31706	11485	1081	2229527	5037	16289	128	32
HOLIDAY LIFE INSURANCE COMPANY	NE	11392	7075	4317	596-	0	0	0	10	0
HOME LIFE FINANCIAL ASSURANCE CORP.	FL	62665	48590	14075	3381	1431102	15763	14000	0	0

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS			
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HOME LIFE INSURANCE COMPANY	NY	2228200	2095815	132385	2950	18147773	24435	99462	298	179
HOMESTEADERS LIFE COMPANY	IA	40227	37243	2984	37	216293	636	4485	0	0
HORACE MANN LIFE INSURANCE COMPANY	IL	846687	744563	102124	2667	6991705	22946	58444	15	2
HOWARD LIFE INSURANCE COMPANY	CO	21034	19058	1966	169-	107197	376	2685	0	0
HUDSON LIFE REASSURANCE CORPORATION	FL	25468	10094	15375	3193-	6061843	0	0	0	0
IDS LIFE INSURANCE COMPANY	MN	3378855	3267194	110661	9418	12749940	34855	154585	251	181
INA LIFE INSURANCE COMPANY	CA	1532387	1479001	53386	2848-	3504290	18016	29992	13	5
INDEPENDENCE LIFE & ACCIDENT INS CO	KY	6202	3138	3064	1284-	0	0	0	10	5
INDEPENDENCE SQUARE LIFE INSURANCE CO.	PA	2622	4	2618	136	0	0	0	0	0
INDEPENDENT LIBERTY LIFE INS. CO.	MI	23635	21870	1764	325-	143975	0	29	1	2
INDIANAPOLIS LIFE INSURANCE COMPANY	IN	687394	615765	71629	9504	5166574	17955	92373	52	4
INDIANAPOLIS LIFE PENSION AND INS. CO.	IN	10200	6283	3917	1192-	168856	1441	1441	0	0
INDIVIDUAL ASSURANCE COMPANY - L, H &	MO	12252	6715	5537	254	894891	22814	19453	49	16
INTEGON LIFE INSURANCE CORPORATION	NC	382515	342511	40004	722-	12681293	45889	99569	108	27
INTEGRITY LIFE INSURANCE COMPANY	AZ	16578	9508	7071	528-	339139	2462	2023	1	1
INTER-OCEAN INSURANCE COMPANY	IN	181187	136632	44555	10498	2331058	11892	28475	1498	687
INTER-STATE ASSURANCE CO., A MUTUAL CO	IA	88902	83367	5535	1783	4035003	33232	77972	309	134
INTERNAT'L FINANCIAL SERVICES LIFE INS	FL	4057	807	3250	152-	16575	0	0	0	0
INTERNATIONAL SERVICE LIFE INS. CO.	TX	31707	25522	6185	3448	423111	150	422	0	0
INVESTORS GUARANTY LIFE INSURANCE CO.	CA	48849	37295	11554	1514	3276664	864	17391	1	0
INVESTORS HERITAGE LIFE INSURANCE CO.	KY	73098	69491	3608	2438-	1483177	10	10	0	0
INVESTORS LIFE INS. CO. OF NEBRASKA	SD	42662	31435	11227	2514	738854	7148	26345	0	0
INVESTORS LIFE INS. CO. OF NORTH AMERI	PA	755823	738435	17388	7793-	1348887	785	1407	0	0
ITT LIFE INSURANCE CORPORATION	WI	269699	172734	96965	5092-	6077232	11188	16515	48	227
ITT LYNDON LIFE INSURANCE COMPANY	MO	64944	47532	17413	5267	951599	0	0	0	0
J.C. PENNEY LIFE INSURANCE COMPANY	VT	229048	157933	71115	1146	3807747	7176	21480	450	143
JACKSON NATIONAL LIFE INSURANCE CO.	MI	629878	592011	37867	1500	12675271	195978	378036	0	0
JEFFERSON NATIONAL LIFE INSURANCE CO.	IN	233996	208466	25530	6073	3738452	10182	26189	13	14
JEFFERSON STANDARD LIFE INSURANCE CO	NC	1613868	1262620	351248	49751	6976955	172	20386	0	0
JEFFERSON-PILOT PENSION LIFE INS. CO.	NC	162740	158382	4358	309-	0	0	0	0	0
JOHN ALDEN LIFE INSURANCE COMPANY	MN	694929	623912	71017	4385	1833716	218	13857	1277	1141
JOHN DEERE LIFE INSURANCE COMPANY	IL	122921	110309	12612	3687	3473104	499	1414	5	0
JOHN HANCOCK MUTUAL LIFE INS. CO.	MA	23458537	22491776	966761	31900	153182732	60388	550670	1363	1196
JOHN HANCOCK VARIABLE LIFE INS. CO.	MA	212512	87649	124863	3810	6511850	31400	52100	0	0
KANSAS CITY LIFE INSURANCE COMPANY	MO	825369	740586	84783	18002	6838647	81242	398968	165	69
KEMPER INVESTORS LIFE INSURANCE CO.	IL	2051543	2015770	35773	11406	221925	291	676	0	0
KENNESAW LIFE & ACCIDENT INSURANCE CO	GA	40452	35611	4840	108	551745	1430	3072	0	0

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KENTUCKY CENTRAL LIFE INSURANCE CO.	KY	445109	392277	52833	6349	8989231	55402	92707	0	5
KEYSTONE PROVIDENT LIFE INSURANCE CO.	RI	1032166	1005529	26630	2801-	2088050	3380	13916	0	0
LAFAYETTE LIFE INSURANCE COMPANY	IN	258821	235367	23454	4111	5141541	15871	48662	5	4
LAYMEN NATIONAL LIFE INSURANCE CO.	IN	24518	21773	2745	384	350569	867	8968	3	0
LIBERTY LIFE ASSURANCE CO. OF BOSTON	MA	353536	321854	31682	829	6380701	3454	17470	1537	1886
LIBERTY LIFE INSURANCE COMPANY	SC	614548	517191	97356	17971	9653348	2196	3759	0	0
LIBERTY NATIONAL LIFE INSURANCE CO.	AL	1958740	1587461	371279	29012	13753407	5680	6766	6	0
LIFE ASSURANCE COMPANY OF PENNSYLVANIA	PA	52691	45966	6725	772	1267787	26	1732	0	0
LIFE INSURANCE COMPANY OF CINCINNATI	OH	41976	24196	17780	3172	1234342	0	0	0	0
LIFE INSURANCE COMPANY OF ILLINOIS	IL	31078	19085	11992	1661	533043	0	16	0	0
LIFE INSURANCE COMPANY OF NORTH AMERIC	PA	1003339	769497	233842	44211	13125381	10741	20208	1053	1553
LIFE INSURANCE COMPANY OF THE SOUTHWES	TX	215185	186645	28539	7536	5858881	8978	71752	269	538
LIFE INSURANCE COMPANY OF VIRGINIA	VA	1780605	1578702	201903	22221	19259888	0	0	6	0
LIFE INVESTORS INS. CO. OF AMERICA	IA	580832	516873	63960	13087	6229012	18149	77931	1031	802
LIFE OF INDIANA INSURANCE COMPANY	IN	5125	3002	2123	115	49779	0	23	0	0
LIFE OF MID AMERICA INSURANCE CO.	IA	17853	15180	2673	1866-	385227	848	1637	0	0
LINCOLN AMERICAN LIFE INSURANCE CO.	TN	102785	92933	9852	562	1568358	330	6835	0	0
LINCOLN BENEFIT LIFE COMPANY	NE	78710	70556	8153	822	1384375	3700	22474	249	108
LINCOLN LIBERTY LIFE INSURANCE CO.	NE	413307	373051	40256	12247	2500411	14217	89471	0	0
LINCOLN LIFE AND CASUALTY COMPANY	NE	48373	45451	2923	273	210029	0	1669	14	3
LINCOLN MUTUAL LIFE & CASUALTY CO.	ND	17177	15174	2004	170	97860	0	55	1	0
LINCOLN MUTUAL LIFE INSURANCE CO.	NE	56127	47726	8402	1153	569502	17194	24189	3	2
LINCOLN NATIONAL LIFE INSURANCE CO.	IN	4681607	4298415	383192	167030	103513639	42245	125446	3343	2124
LINCOLN NATIONAL LIFE REINSURANCE CO	DC	31083	23459	7624	8067-	20167227	0	0	0	0
LINCOLN NATIONAL PENSION INSURANCE CO.	IN	2019857	1939453	80405	4666	5051192	0	0	0	0
LINCOLN SECURITY LIFE INS. CO. OF CONN	CT	5651	863	4788	237	3235	0	0	0	0
LOMAS FINANCIAL SECURITY INSURANCE CO.	AZ	25357	19587	5771	2543	675958	0	339	0	0
LONE STAR LIFE INSURANCE COMPANY	TX	172835	146639	26196	1237-	1911104	8129	18908	1819	1402
LOYAL AMERICAN LIFE INSURANCE COMPANY	AL	124125	109387	14738	1528	2406355	12345	17755	215	491
LOYALTY LIFE INSURANCE COMPANY	MI	91904	69651	22253	1898-	4195096	7376	23837	20	15
LUMBERMENS LIFE INSURANCE COMPANY	IN	8261	4778	3483	211	211318	410	410	0	0
LUTHERAN BROTHERHOOD VAR INS PRODUCTS	MN	4720	205	4515	39-	2878	0	0	0	0
LUTHERAN MUTUAL LIFE INSURANCE CO.	IA	829627	784540	45088	2425	4872694	7714	73893	22	3-
MACCABEES MUTUAL LIFE INSURANCE CO.	MI	491407	469720	21687	5065	8198912	10757	27621	70	0
MANHATTAN LIFE INSURANCE COMPANY	NY	861358	835601	25757	4739	24576938	41396	168578	0	0
MANHATTAN NATIONAL LIFE INSURANCE CO.	ND	62021	56649	5373	669	2915560	8948	31215	0	0
MANUFACTURERS LIFE INS CO OF AMERICA	PA	7808	768	7039	412	53729	0	0	0	0
MANUFACTURERS LIFE INSURANCE COMPANY	CN	3612671	3549555	0	0	24738115	5315	51148	3-	199-

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MARK TWAIN LIFE INSURANCE CORPORATION	OK	20108	16860	3247	2259-	80508	158	356	179	41
MARQUETTE NATIONAL LIFE INSURANCE CO.	IL	174929	153314	21615	944	803	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS. CO.	MA	142427	120171	22256	1616-	2023620	7258	15548	2	10
MASSACHUSETTS INDEMNITY & LIFE INS. CO	MA	338535	275371	63164	9070	34983217	278082	399872	780	298
MASSACHUSETTS MUTUAL LIFE INS. CO.	MA	12172745	11381651	791094	72516	61574596	132736	624027	2090	1466
MAYFLOWER NATIONAL LIFE INSURANCE CO.	IN	19274	12813	6461	2248	807863	0	402	3	0
MBL LIFE ASSURANCE CORPORATION	OH	72560	65843	6717	948-	2778454	23405	63763	0	0
MEDICO LIFE INSURANCE COMPANY	NE	11794	6737	5057	611	25064	3	409	356	157
MERCANTILE & GENERAL REINS. CO., PLC	MI	74926	64629	10297	6403-	11031651	0	0	0	0
MERCHANTILE & GEN LIFE REASSUR CO OF A	DE	27706	2258	25448	304	921	0	0	0	0
MERIT LIFE INSURANCE COMPANY	IN	103933	55861	48072	11386	14815087	22595	36091	0	0
METROPOLITAN INSURANCE & ANNUITY CO.	DE	933427	890028	43400	20484-	1795005	3658	3648	0	0
METROPOLITAN LIFE INSURANCE COMPANY	NY	60598562	58096417	2502145	37726	450908885	360037	2845554	6166	4400
METROPOLITAN TOWER LIFE INSURANCE CO.	DE	16888	4576	12312	1417-	30768	0	0	0	0
MGIC LIFE INSURANCE COMPANY	IL	43768	39158	4610	1456	40744	0	255	10	5-
MIC LIFE INSURANCE CORPORATION	DE	69298	58199	11099	3761	2576907	6015	6436	43	16
MID-CONTINENT LIFE INSURANCE CO.	OK	86733	70928	15805	1848	3280750	26693	88669	2	0
MID-STATES LIFE INS. CO. OF AMERICA	FL	26452	10454	15998	3223	4682657	409	6858	0	0
MIDLAND NATIONAL LIFE INSURANCE CO.	SD	298149	246769	51380	4705-	15347994	41819	87287	0	1
MIDWEST LIFE INSURANCE COMPANY	NE	52778	49854	2924	437	6627701	48	48	0	0
MIDWESTERN UNITED LIFE INS. CO.	IN	223650	183305	40345	3897	1543044	400	1601	0	0
MINISTERS LIFE, A MUTUAL LIFE INS. CO.	MN	125840	114325	11515	819	883127	1488	11206	182	250
MINNESOTA MUTUAL LIFE INSURANCE CO.	MN	2556397	2398627	157770	11462	54619838	208777	1095507	444	272
MINNESOTA PROTECTIVE LIFE INSURANCE CO	MN	29064	24872	4192	150	275728	15	399	574	672
MISSOURI NATIONAL LIFE INSURANCE CO.	MO	6332	3643	2690	263-	52642	22	1711	0	0
MML BAY STATE LIFE INSURANCE COMPANY	MO	12756	6398	6358	2797-	19169	1	1825	0	0
MML LIFE INSURANCE COMPANY	MA	10304	5454	4851	1249-	174629	572	573	0	0
MML PENSION INSURANCE COMPANY	MA	82313	73158	9155	2840-	0	0	0	0	0
MODERN AMERICAN LIFE INSURANCE CO.	MO	140656	127721	12735	3656	1576963	19468	114772	8	7
MODERN PIONEERS' LIFE INSURANCE CO.	AZ	7315	5251	2064	120	141070	0	176	0	0
MONARCH LIFE INSURANCE COMPANY	MA	651535	566871	84664	7998	2875308	17834	87347	1753	618
MONTGOMERY WARD LIFE INSURANCE CO.	IL	192507	140502	52004	230	7252709	4008	85082	1135	705
MONUMENTAL GENERAL INSURANCE COMPANY	MD	35716	28676	7040	547	1720476	172-	4153	2	1
MONUMENTAL LIFE INSURANCE COMPANY	MD	633350	571814	61535	2784	7271104	24483	99830	108	84
MONY LIFE INSURANCE COMPANY OF AMERICA	AZ	89723	58699	31023	3685-	128749	1423	1423	0	0
MONY PENSION INSURANCE CORPORATION	DE	350411	329605	20806	851	0	0	0	0	0
MUNICH AMERICAN REASSURANCE COMPANY	GA	82843	66072	16771	299	11276805	0	0	0	0

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MUTUAL BENEFIT LIFE INSURANCE CO.	NJ	7898157	7655667	242490	40110	51816886	42217	709957	4095	3448
MUTUAL LIFE INSURANCE CO. OF NEW YORK	NY	9284182	8754150	530032	32431	51548474	100553	435538	1124	827
MUTUAL OF OMAHA INSURANCE COMPANY	NE	1865576	1353305	512271	62351	3888238	0	0	12491	8426
MUTUAL SECURITY LIFE INSURANCE CO.	IN	486840	473776	13064	1543	5182470	7254	32839	1720	1712
MUTUAL SERVICE LIFE INSURANCE CO.	MN	303040	286454	16586	1989	2859241	0	11103	19	4
MUTUAL TRUST LIFE INSURANCE COMPANY	IL	382693	353402	29291	51-	1740493	910	3335	1	0
NATIONAL AMERICAN LIFE INS. CO. OF PEN	PA	108756	78940	29816	426	348825	32	3977	3	10
NATIONAL BENEFIT LIFE INSURANCE CO.	NY	170519	158752	11767	36003-	22763241	17489	54180	69	41
NATIONAL FARMERS UNION LIFE INS. CO.	CO	111430	107100	4330	1906-	1746823	25369	104940	231	296
NATIONAL FIDELITY LIFE INSURANCE CO.	MO	356907	333692	23215	941-	3431404	44850	177173	931	453
NATIONAL FOUNDATION LIFE INSURANCE CO.	DE	43517	39783	3734	204	119695	348	338	7	4
NATIONAL GUARDIAN LIFE INSURANCE CO.	WI	256121	232068	24052	6134	2838310	3292	37190	12	1
NATIONAL HEALTH & WELFARE MUTL LIFE IN	NY	1972437	1913405	59031	2544	1998788	605	4105	21	17
NATIONAL HEALTH INSURANCE COMPANY	TX	16680	10036	6644	496	0	0	0	1319	272
NATIONAL HOME LIFE ASSURANCE CO.	MO	1108393	1060234	48158	3301	7207744	5927	94646	1505	1114
NATIONAL INVESTORS LIFE INS. CO.	AR	580970	735829	154859-	545	1398598	140	3339	0	0
NATIONAL LIFE & ACCIDENT INS. CO.	TN	3526824	3083712	443112	72210	19686431	63246	373124	1348	695
NATIONAL LIFE INSURANCE COMPANY	VT	2792599	2598826	193772	9216	14641456	9731	70463	76	45
NATIONAL MOTOR CLUB LAA INSURANCE CO	TX	8185	2331	5854	859	2180	0	0	0	0
NATIONAL OLD LINE INSURANCE COMPANY	AR	277939	220972	56967	15236	8099633	24340	288081	357	244
NATIONAL PENSION LIFE INSURANCE COMPAN	VT	7041	50	6991	347	834	0	0	0	0
NATIONAL RESERVE LIFE INSURANCE CO.	SD	174066	140128	33938	5460	1761921	7537	71294	8	1
NATIONAL STATES INSURANCE COMPANY	MO	21387	14710	6677	262	3689	0	2	13	5
NATIONAL TRAVELERS LIFE COMPANY	IA	166960	149820	17140	2958	1782384	14057	38905	375	349
NATIONAL WESTERN LIFE INSURANCE CO.	CO	360200	319579	40621	5900	2499496	926	46928	0	0
NATIONWIDE LIFE INSURANCE COMPANY	OH	3938289	3770940	167349	17700	15906047	240	7795	1213	1296
NATIONWIDE VARIABLE LIFE INSURANCE CO.	OH	7393	33	7359	319	0	0	0	0	0
NEW AMERICAN LIFE INSURANCE COMPANY	MO	16474	11680	4794	638	281007	1849	7530	0	0
NEW CENTURY LIFE INSURANCE COMPANY	CA	8194	1841	6353	1304	156089	0	0	0	0
NEW ENGLAND GENERAL LIFE INSURANCE CO	DE	85031	76381	8651	1704-	0	0	0	27	0
NEW ENGLAND MUTUAL LIFE INS. CO.	MA	8487638	8015433	472205	48070	40916608	194130	529800	656	579
NEW ENGLAND VARIABLE LIFE INSURANCE CO	DE	8779	571	8208	46	8901	415	415	0	0
NEW JERSEY LIFE INSURANCE COMPANY	NJ	146695	140480	6216	3330	1173075	1746	7659	0	2
NEW YORK LIFE & HEALTH INSURANCE CO.	DE	10701	332	10369	377	0	0	0	0	0
NEW YORK LIFE INSURANCE & ANNUITY CORP	DE	1265741	1236190	29551	3409	4641632	131766	119147	0	0
NEW YORK LIFE INSURANCE COMPANY	NY	24228095	22862807	1365288	54154	172050634	555012	2198874	4973	4122
NN INVESTORS LIFE INSURANCE CO., INC	IA	222226	193628	28598	6791	1340728	708	3713	1724	1139
NORTH AMERICAN CO FOR LIFE & HEALTH IN	IL	545598	438726	106872	14332	21687390	119993	300530	179	201

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1983

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

							KANSAS			
COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	INS. WRITTEN THIS YR.	INS. IN FORCE	A & H PREMS EARNED	A & H LOSSES INCURRED
NORTH AMERICAN LIFE AND CASUALTY CO.	MN	537481	498215	39266	11265	13592140	33059	58138	642	344
NORTH AMERICAN REASSURANCE COMPANY	NY	508004	457969	50035	4857	73221	0	0	0	0
NORTH CENTRAL LIFE INSURANCE COMPANY	MN	98259	89841	8418	1536	2681889	51446	53161	767	334
NORTHBROOK LIFE INSURANCE COMPANY	IL	16503	3855	12649	668-	258531	9322	9307	235	53
NORTHERN LIFE INSURANCE COMPANY	WA	541221	494512	46710	16599	3984726	7748	43436	0	0
NORTHWESTERN MUTUAL LIFE INS. CO.	WI	14480689	13704419	776270	49414	92622381	270055	1499805	1054	527
NORTHWESTERN NATIONAL LIFE INS. CO.	MN	2374547	2201051	173496	5744	36720615	116191	371860	4680	3948
NORTHWESTERN RETIREMENT INS & ANNUITY	WI	90333	78751	11581	4535	1109302	0	0	0	0
NRG AMERICA LIFE REASSURANCE CORPORATI	DE	602307	591416	10891	105	101086	0	0	0	0
NWNL LIFE ASSURANCE COMPANY	MN	3428	250	3177	173	0	0	0	0	0
OCCIDENTAL LIFE INS. CO. OF N. C.	NC	179152	160011	19141	987	2694096	783	4783	0	0
OHIO LIFE INSURANCE COMPANY	OH	69231	54449	14782	896	1599053	8202	11132	0	0
OHIO NATIONAL LIFE ASSURANCE CORP.	OH	36267	25398	10869	3134	2548913	1865	6099	1	0
OHIO NATIONAL LIFE INSURANCE COMPANY	OH	937168	874542	62626	3479	6756612	2008	29256	74	1
OHIO STATE LIFE INSURANCE COMPANY	OH	461053	369204	91850	9766	4108358	8679	14242	251	107
OLD AMERICAN INSURANCE COMPANY	MO	123018	95901	27117	3629	473731	9900	44944	434	168
OLD EQUITY MUTUAL LIFE INSURANCE CO.	IL	30721	29086	1635	1111-	1052221	98	98	0	0
OLD LINE LIFE INS. CO. OF AMERICA	WI	348701	268540	80161	12162	19193306	40016	161087	0	0
OLD REPUBLIC LIFE INSURANCE COMPANY	IL	161681	135157	26524	67-	7683659	41977	34232	407	122
OLD UNITED LIFE INSURANCE COMPANY	AZ	7199	4481	2718	583	161426	17698	21853	841	83
OMAHA FINANCIAL LIFE INSURANCE CO.	MN	31587	21694	9893	2416-	2093224	15656	23483	154	147
OMNI LIFE INSURANCE COMPANY	DE	2453	29	2423	238	0	0	0	0	0
ORANGE STATE LIFE & HEALTH INSURANCE C	FL	26311	10030	16281	505	0	0	0	3	4
ORION LIFE INSURANCE COMPANY	DE	1204	15	1189	96	0	0	0	0	0
OXFORD LIFE INSURANCE COMPANY	AZ	184940	113315	71624	4939	401982	335	2839	60	45
OZARK NATIONAL LIFE INSURANCE CO.	MO	94300	85570	8729	2518	1782371	81879	371489	275	135
PACIFIC FIDELITY LIFE INSURANCE CO.	CA	251980	239159	12822	1797	834075	223	2946	33	20
PACIFIC MUTUAL LIFE INSURANCE COMPANY	CA	3311521	3117255	194267	30775	20641727	14157	112864	2143	818
PAN AMERICAN ASSURANCE COMPANY	LA	11670	5687	5983	135-	360218	574	575	0	0
PAN-AMERICAN LIFE INSURANCE COMPANY	LA	780279	693437	86841	10904	6894042	266	22563	11	7
PAUL REVERE LIFE INSURANCE COMPANY	MA	939635	862204	77431	27216	6160618	1	19040	1113	589
PAUL REVERE PROTECTIVE LIFE INS CO.	DE	76674	65145	11529	569-	988733	7524	13031	0	0
PAUL REVERE VARIABLE ANNUITY INS CO	MA	489155	477254	11901	6170	238266	833	0	0	0
PENINSULAR LIFE INSURANCE COMPANY	FL	204659	190870	13789	1122-	2616206	40	87	0	0
PENN DIVERSIFIED INSURANCE & ANNUITY C	MO	119303	104147	15156	2878-	8601	0	2338	0	0
PENN INSURANCE AND ANNUITY COMPANY	DE	127152	119705	7447	23956-	5182182	88015	157319	0	0
PENN MUTUAL LIFE INSURANCE COMPANY	PA	3960275	3774312	185963	10786	21596818	16807	323606	43	11

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1983

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

							KANSAS			
COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	INS. WRITTEN THIS YR.	INS. IN FORCE	A & H PREMS EARNED	A & H LOSSES INCURRED
PENNSYLVANIA LIFE INSURANCE COMPANY	PA	354809	302640	52169	11821	4628257	14009	59285	2654	1404
PENNSYLVANIA NATIONAL LIFE INS. CO.	PA	58990	55622	3368	548	549282	3994	7079	2	0
PENSION LIFE INS. CO. OF AMERICA	NJ	11964	6886	5078	510	710124	1471	3005	11	5
PEOPLES ACCIDENT INSURANCE COMPANY	NE	1521	1186	335	170	43516	1968	9151	33	24
PHARMACISTS LIFE INSURANCE COMPANY	IA	2296	208	2088	163	30540	6910	6810	0	0
PHF LIFE INSURANCE COMPANY	MI	105927	93879	12048	2376	2292894	0	147	0	0
PHILADELPHIA AMERICAN LIFE INSURANCE C	PA	78927	58530	20397	12824	4868080	7463	21166	177	192
PHILADELPHIA LIFE INSURANCE COMPANY	PA	992179	867418	124761	4663	13802767	2244	65151	0	0
PHOENIX AMERICAN LIFE INSURANCE CO.	DE	39710	34545	5165	2348-	199985	0	0	0	0
PHOENIX MUTUAL LIFE INSURANCE CO.	CT	3808291	3588702	219589	10762	49001338	17517	94315	126	157
PHYSICIANS LIFE INSURANCE COMPANY	NE	42878	31874	11004	2655	422628	1962	8465	0	0
PIERCE NATIONAL LIFE INSURANCE CO.	CA	136809	127927	8882	4001	599233	3188	14429	0	0
PILOT LIFE INSURANCE COMPANY	NC	1083587	933616	149970	41866	21956460	20168	77661	656	1173
PIONEER AMERICAN INSURANCE COMPANY	TX	3789	1234	2555	1003	1107239	919	8642	0	0
PIONEER LIFE INS. CO. OF ILLINOIS	IL	65026	57826	7200	150-	1378032	1790	10426	994	795
PIONEER MUTUAL LIFE INSURANCE COMPANY	ND	117858	110283	7575	1066-	1045855	320	2822	1	8
PIONEER SECURITY LIFE INSURANCE COMPAN	TX	4354	329	4025	366	523	0	0	0	0
PRAIRIE STATES LIFE INSURANCE COMPANY	SD	53461	49304	4157	679	256727	1164	12244	3	0
PREFERRED RISK LIFE INSURANCE CO.	CO	79704	51480	28225	6393	1235301	5809	13361	39	2-
PRESBYTERIAN MINISTERS FUND	PA	261643	234106	27556	2640	1538118	3278	17918	0	0
PROFESSIONAL INVESTORS LIFE INS. CO.	OK	22070	15061	7009	1371	113554	728	2935	1088	382
PROTECTIVE LIFE INSURANCE COMPANY	AL	433012	379286	53726	10168	8539319	9974	94874	44	25
PROVIDENT ALLIANCE LIFE INSURANCE CO	CA	226115	129311	96804	23442	3322158	5806	12860	87	14
PROVIDENT LIFE & ACCIDENT INS. CO.	TN	2206882	1902090	304793	72756	41705387	5383	141901	1045	507
PROVIDENT LIFE INSURANCE COMPANY	ND	135377	120814	14565	3152	1084985	52	5770	0	0
PROVIDENT MUTUAL LIFE INS. CO. OF PHIL	PA	2204792	2023977	180814	29214	14567213	20632	64040	230	152
PROVIDENT NATIONAL ASSURANCE COMPANY	TN	608514	578160	30354	2050	0	0	0	0	0
PROVIDENTMUTUAL VARIABLE LIFE INS. CO.	PA	7115	358	6757	726-	0	0	0	0	0
PRUCO LIFE INSURANCE COMPANY	NJ	168114	148007	20106	7637-	319566	2242	2122	0	0
PRUDENTIAL INSURANCE CO. OF AMERICA	NJ	72248810	69279846	2968964	187623	509963512	604723	3651498	18386	12898
PURITAN LIFE INSURANCE COMPANY	RI	475466	291412	184054	102219-	6964960	1090	8529	1	0
QUAKER LIFE INSURANCE COMPANY	OK	7231	6152	1079	42-	411326	9326	15779	0	0
RELIABLE LIFE INSURANCE COMPANY	MO	259663	227785	31878	3824	1286475	7122	20162	14	4
RELIANCE STANDARD LIFE INSURANCE CO.	IL	618349	560984	57365	20572	6314510	7409	19737	131	33
REPUBLIC NATIONAL LIFE GROUP INS CO	TX	150828	111805	39023	7973	7932941	53177	357220	2961	2093
REPUBLIC NATIONAL LIFE INSURANCE CO.	TX	494393	466876	27535	9465	4975636	17110	66661	392	277
REPUBLIC VANGUARD LIFE INS. CO.	TX	39884	23781	16103	781	1532765	411	10442	0	0
RESERVE LIFE INSURANCE COMPANY	TX	400080	302653	97426	16378-	1832248	160	9833	1200	585

TABLE 1
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FOR THE YEAR ENDING DECEMBER 31, 1983

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
RESERVE NATIONAL INSURANCE CO.	OK	21083	16971	4111	1228	118785	0	0	66	26
ROOSEVELT NATIONAL LIFE INS. CO. OF AM	IL	31305	26555	4749	1224-	688111	2056	14388	0	0
ROYAL LIFE INSURANCE CO. OF AMERICA	CT	35771	19285	16486	2626-	1077164	3069	11429	0	0
RUSHMORE MUTUAL LIFE INSURANCE CO.	SD	51816	45850	5965	389	469246	0	5137	1	0
SAFECO LIFE INSURANCE COMPANY	WA	792717	738745	53972	19522	12863538	23008	83701	867	1003
SAFECO NATIONAL LIFE INSURANCE COMPANY	WA	7331	1464	5867	277	480202	965	3997	0	0
SCOR RE LIFE INSURANCE COMPANY	TX	13301	5837	7464	520-	1079540	0	0	0	0
SECURITY ASSURANCE COMPANY	AZ	101030	25740	75299	1380	884957	16319	9614	96	31
SECURITY GENERAL LIFE INSURANCE CO.	OK	32409	30494	1995	3472-	67460	60	605	1133	597
SECURITY LIFE INS. CO. OF AMERICA	MN	28409	23253	5156	900	815231	46	794	36	14
SECURITY LIFE OF DENVER INSURANCE CO.	CO	350702	258297	92606	6600	29719701	4771	134502	20	26
SECURITY MUTUAL LIFE INSURANCE CO.	NE	178948	162480	16468	1409	3110273	25146	149649	601	708
SECURITY NATIONAL LIFE INSURANCE CO.	UT	20073	17182	2891	84	184936	48	662	0	0
SECURITY NEBRASKA LIFE INSURANCE CO.	NE	3783	59	3723	370	0	0	0	0	0
SECURITY OF AMERICA LIFE INSURANCE CO	PA	75858	61011	14846	4117	2198459	0	0	0	0
SECURITY-CONNECTICUT LIFE INSURANCE CO	CT	343370	306604	36766	1006	41742197	74515	180857	13	5
SENTRY LIFE INSURANCE COMPANY	WI	792575	750479	42095	21083-	7718641	41477	67129	3217	1856
SHELTER LIFE INSURANCE COMPANY	MO	141207	119094	22113	512	2636276	70706	180103	3600	2518
SMA LIFE ASSURANCE COMPANY	DE	273234	252842	20392	8321-	3227984	1457	2376	4	0
SOONER LIFE INSURANCE COMPANY	OK	33389	26687	6703	98-	799973	39894	104804	6	6
SOUTHERN LIFE INSURANCE COMPANY	NC	177437	159263	18174	1754	1899231	0	299	1	0
SOUTHLAND LIFE INSURANCE COMPANY	TX	929372	824773	104599	29443	8965767	7997	21286	7	7
SOUTHWESTERN GENERAL LIFE INSURANCE CO	TX	107041	83340	23700	4525	660328	3182	7834	0	0
SOUTHWESTERN LIFE INSURANCE COMPANY	TX	1810814	1666281	144533	57054	10640468	8279	56599	48	7
SOVEREIGN LIFE INS. CO. OF CALIF.	CA	46017	30664	15353	2954-	9078774	21326	67665	0	0
SPRINGFIELD LIFE INS. CO., INC.	VT	146412	126311	20101	4088	492012	187	11089	284	170
ST. PAUL LIFE INSURANCE COMPANY	MN	161011	134280	26731	4983	4401248	27273	72333	965	526
STANDARD LIFE & ACCIDENT INS. CO.	OK	158005	134474	23530	1187	840209	1341	13317	650	388
STANDARD OF AMERICA LIFE INSURANCE CO.	IL	79153	60917	18236	5315	3387164	6149	109285	68	56
STANDARD SECURITY LIFE INS. CO. OF N.Y	NY	147594	133155	14438	3521-	9370461	1100	1346	0	0
STATE BOND & MORTGAGE LIFE INS. CO.	MN	84187	77206	4981	1002	4017794	0	339	0	0
STATE FARM ANNUITY & LIFE INSURANCE CO	IL	3906	28	3878	71	0	0	0	0	0
STATE FARM LIFE INSURANCE COMPANY	IL	4979900	4230379	747522	121248	73657948	370160	1456602	0	0
STATE LIFE INSURANCE COMPANY	IN	153279	139101	14178	1317-	1079989	168	1594	3	3
STATE MUTUAL LIFE ASSUR. CO. OF AMERIC	MA	2921537	2771759	149779	17193	22119394	30698	88998	2058	1460
STATESMAN NATIONAL LIFE INSURANCE CO	TX	9661	6805	2856	70	26898	21	161	3	3
SUMMIT NATIONAL LIFE INSURANCE COMPANY	OH	130316	116154	14161	1143	9046662	132669	158559	0	0

ACCIDENT AND HEALTH DIVISION

This Division is charged with the general supervision and regulation of all matters relating to the writing of accident and health insurance by insurance companies, corporations and societies licensed for such business in Kansas. As of December 31, 1983, there were 740 insurance organizations licensed to transact the business of accident and health insurance in Kansas. This figure represents 19 foreign fraternal societies, 9 Kansas and 217 foreign fire and casualty companies, 1 reciprocal inter-insurance exchange, 15 Kansas and 469 foreign life insurance companies, 2 non-profit medical and hospital service corporations, 1 non-profit dental corporation, 1 non-profit optometric service corporation, and 6 health maintenance organizations.

Such insurance organizations write one or more of the following classes of insurance: basic hospital expense coverage, basic medical-surgical coverage, hospital confinement indemnity coverage, major medical expense coverage, disability income protection coverage, accident only coverage, credit accident and health coverage, specified disease coverage, dental expense coverage, vision care benefits and specified accident coverage. Pursuant to Kansas insurance laws and regulations, such organizations submitted to this Division for our review a total of 12,428 forms and rates in 1983. The figures below show a breakdown of the work load of this Division during that time period.

Review of Policy Forms

With respect to policy form filings, the following chart illustrates the number of filings received and acted upon for 1983.

	1983
Total number of policy forms, applications inserts and riders received	9,806
Forms Disapproved	2,763 *
Forms Withdrawn	343
Forms Approved	7,062 *
Forms Reviewed	11,039

* The forms approved and disapproved will not reflect the number received as they include forms reviewed from the backlog of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will form the backlog reflected in next year's approved/disapproved statistics.

Review of Rate Filings

This Division also exercises some authority over rates for individual accident and health policies underwritten by commercial companies, rates charged by Blue Cross and Blue Shield and other non-profit service corporations and rates charged by health maintenance organizations. In addition, rates for group accident and health policies are submitted for our information. An accounting of this Division's rate review activity during 1983 produced the following results, indicating a 7.5% increase in the number of rate filings received:

	1983
Rate Filings Received	2,622
Rates Not Filed	1,037 *
Rates Withdrawn	48
Rates Filed	2,250 *
Rates Reviewed	3,236

An important factor in the review of rates by this Division is the monetary savings which accrues to the citizens of Kansas as a result of negotiated reductions in the amount of rate increases requested. The dollar amount of savings created by these actions are difficult to measure since few insurers provide data as to the number of Kansas citizens affected by a particular rate filing. Reductions through rate review occurs in three ways: (1) lower rates than actually requested are allowed; (2) companies voluntarily withdraw the rate filings in response to this Division's review; and (3) no response is received from a company and the file is closed.

* The rates filed and not filed will not reflect the number received as they include rates reviewed from the backlog of the past year. In like manner, a portion of the rates received as shown above were not acted upon, and will form the backlog reflected in next year's filed and not filed statistics.

Market Conduct Reviews

To provide a method by which this department can more closely monitor the activities of insurance companies transacting accident and health business in Kansas, the Accident & Health Division is involved in a market conduct review system. This system has allowed the establishment and maintenance of records of the activities of companies, agents, and products solicited in order to identify and correct problems with regard to policyholder understanding, misrepresentation, claim payments, etc. During 1983, the Accident & Health Division participated in market conduct reviews of The Pyramid Life Insurance Company and The Life Insurance Company of Kansas, Inc. These reviews were conducted in connection with these company's tri-annual financial examinations.

Company Admissions

As in previous years, increased effort was applied to the processing of applications for amended Certificates of Authority to include accident and health insurance. As a result of these efforts, 66 companies were authorized to conduct the business of accident and health insurance in the state of Kansas in 1983. This figure represents a 9.8% increase in the number of companies licensed during 1982.

Review of Company Advertising and Solicitation Practices

A total of approximately 381 pieces of accident and health advertising were reviewed by the Accident & Health Division in 1983. Of the total, 161 were not filed by this Division as they did not comply with our advertising requirements. Our review of advertising usually involves correspondence between this department and the companies. Companies are advised of possible violations of the Kansas statutes and administrative regulations.

Consumer Assistance

This Division continued to be successful in avoiding the nonrenewal of accident and health policies by insurers. Companies that issue policies that are renewable at the option of the company have the contractual right to decline renewal of these forms in accordance with policy provisions. Possible reasons for the nonrenewal of optionally renewable policies are adverse claims experience and the elimination of obsolete policy forms. Upon notification of the nonrenewal of such programs, negotiations with the company by this Division usually resulted in the renewal of policies with an appropriate increase in premium or the offering of a conversion to a similar form of coverage. Decisions of this nature enabled a large number of Kansans to continue their coverage without regard to past health history, age or other underwriting restrictions.

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1983

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
SUN LIFE ASSUR. CO. OF CANADA U.S.	DE	807091	755907	51184	13108-	1004314	0	0	0	0
SUN LIFE ASSURANCE CO. OF CANADA,TORON	CN	1704259	1662176	42083	0	18712953	606	44063	120	102
SUN LIFE INSURANCE COMPANY OF AMERICA	MD	574463	527622	46841	9353	3553655	1100	5556	0	0
SURETY LIFE INSURANCE COMPANY	UT	96732	85086	9870	598-	2384530	244	8485	0	0
TARA LIFE INSURANCE COMPANY OF AMERICA	DE	18436	18436	0	1300-	2441	0	0	0	0
TEXAS LIFE INSURANCE COMPANY	TX	119297	106768	12528	2969	2036740	2190	5611	0	0
TIME INSURANCE COMPANY	WI	308412	240548	67864	13813	7166392	107298	222383	6286	4216
TRANS PACIFIC LIFE INSURANCE CO	CA	14626	7415	7211	1030	113828	12	9	2	1
TRANS WORLD ASSURANCE COMPANY	CA	57995	51314	6681	1330	779733	575	2363	0	0
TRANSAMERICA ASSURANCE COMPANY	CA	107908	67926	39982	773	77914500	35207	59565	0	0
TRANSAMERICA LIFE INS. & ANNUITY CO.	CA	1848665	1779053	69612	37326	944469	37	2851	0	0
TRANSAMERICA OCCIDENTAL LIFE INS. CO.	CA	2811914	2586640	225274	48194	150684561	126156	499033	2176	1884
TRANSPORT LIFE INSURANCE COMPANY	TX	173657	147403	26254	13571	4441611	2063	4734	231	221
TRAVELERS INSURANCE COMPANY	CT	20741507	19982360	759146	154877	130630639	91510	930823	16966	10218
TRAVELERS INSURANCE COMPANY OF ILLINOI	IL	172624	168939	3686	7161-	4754749	32060	41623	55	196
UCL LIFE ASSURANCE CORPORATION	OH	6299	1107	5192	231	0	0	0	0	0
UNION BANKERS INSURANCE COMPANY	TX	140711	113414	27296	4035	1054228	1579	8113	217	153
UNION CASUALTY COMPANY	NE	8181	6796	1385	963-	12097	418	1589	1125	631
UNION CENTRAL LIFE INSURANCE CO.	OH	1605786	1513265	92521	4340	9401326	90004	322555	2413	1927
UNION FIDELITY LIFE INSURANCE COMPANY	PA	163019	141206	21813	28896-	965293	0	705	426	417
UNION LABOR LIFE INSURANCE COMPANY	DC	1116349	1092131	24218	4518-	5705547	3	10290	21	16
UNION LIFE INSURANCE COMPANY	AR	106330	84357	21973	5268	6088962	33077	43166	5	19
UNION MUTUAL LIFE INSURANCE COMPANY	ME	2737203	2550204	186999	22581	4935683	265	13042	201	216
UNION SECURITY LIFE INSURANCE CO.	GA	61182	40525	20657	2728	2743654	48935	68006	1047	322
UNIONMUTUAL PENSION & INSURANCE CORP	ME	492470	481348	11122	589	0	0	0	0	0
UNIONMUTUAL STOCK LIFE INS CO OF AMERI	ME	781732	720476	61255	18352	14213427	22872	88510	2606	1368
UNITED AMERICAN INSURANCE COMPANY	DE	232471	171861	60610	13747	480968	576	3630	1527	700
UNITED COMPANIES LIFE INSURANCE CO.	LA	528805	497670	29135	3115	1531630	0	2971	0	0
UNITED EQUITABLE LIFE INSURANCE CO.	IL	35548	28206	7342	4218-	593243	41	344	328	74
UNITED FIDELITY LIFE INSURANCE CO.	TX	223092	192969	30113	12361	3815493	2257	6019	24	15
UNITED INSURANCE COMPANY OF AMERICA	IL	1528421	1049020	479401	43966	9731506	4222	17588	92	55
UNITED INVESTORS LIFE INSURANCE COMPAN	MO	129867	69615	60452	11408	10272561	143236	735621	0	0
UNITED LIFE & ACCIDENT INSURANCE CO.	NH	281632	264354	17278	2575-	7357713	7925	20921	22	0
UNITED LIFE INSURANCE COMPANY	IA	30333	25056	5277	561	850672	14792	23646	2	0
UNITED OF OMAHA LIFE INSURANCE CO.	NE	2367633	2193774	173859	19046	39276131	72240	285884	7539	5409
UNITED PACIFIC LIFE INSURANCE COMPANY	WA	434273	430670	23603	1645	3864337	2137	9824	0	3
UNITED PRESIDENTIAL LIFE INS. CO.	IN	114208	100734	13473	3392	2857529	1836	8456	0	0
UNITED SERVICES GENERAL LIFE CO	OK	14383	11689	2694	625-	967095	4155	9596	0	0

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1983

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

				PAID UP		NATIONWIDE	KANSAS			
COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND/OR SURPLUS	NET GAIN	AMOUNT OF INSURANCE IN FORCE	INS. WRITTEN THIS YR.	INS. IN FORCE	A & H PREMS EARNED	A & H LOSSES INCURRED
UNITED SERVICES LIFE INSURANCE CO.	DC	414219	356694	57525	5501	3241915	7296	37691	0	0
UNITED STANDARD ASSURANCE COMPANY	IN	6362	12	6350	6	0	149	2896	0	0
UNIVERSAL GUARANTY LIFE INSURANCE CO.	OH	59897	54512	5385	477	578029	0	132	0	0
UNIVERSAL LIFE INSURANCE COMPANY	TN	65463	55514	9949	274-	624372	2380	2872	48	3
UNIVERSAL UNDERWRITERS LIFE INS. CO.	MO	42655	25808	16847	976-	1221878	7721	23637	34	3
UNIVERSITY LIFE INS. CO. OF AMERICA	IN	258081	330176	72095-	739-	2163183	162	7845	0	5
URBAINE LIFE REINSURANCE COMPANY	NY	13376	7517	5859	788	1109301	0	0	0	0
US LIFE CREDIT LIFE INSURANCE CO.	IL	64425	40545	23879	2514	3309529	19066	28548	141	76
US LIFE INS CO IN THE CITY OF NEW YORK	NY	644321	578264	66057	13371	10835973	6988	21175	276	257
USAA ANNUITY AND LIFE INSURANCE CO.	TX	150775	142623	8152	523	0	0	0	0	0
USAA LIFE INSURANCE COMPANY	TX	340837	288966	51872	10110	10295641	19238	94505	0	0
UTICA NATIONAL LIFE INSURANCE CO.	NY	11307	6078	5229	73-	305	0	0	0	0
VALLEY FORGE LIFE INSURANCE COMPANY	IL	102062	83343	13719	4676-	3411111	11828	34562	18	2
VARIABLE ANNUITY LIFE INSURANCE CO.	TX	3384084	3320149	63935	19958-	4082	0	0	0	0
VERMONT LIFE INSURANCE COMPANY	VT	7129	108	7020	343	834	0	0	0	0
VETERANS LIFE INSURANCE COMPANY	IL	30482	18564	11917	2398	3674197	7741	8261	2	2
VISTA LIFE INSURANCE COMPANY	MI	14649	6429	8220	179	450048	4853	17221	259	112
VOLUNTEER STATE LIFE INSURANCE CO.	TN	267396	234323	33073	4489	3848593	6300	28355	1	3-
VULCAN LIFE INSURANCE COMPANY	AL	78526	72912	5614	735-	2311109	1022	50216	126	64
WABASH LIFE INSURANCE COMPANY	IN	231352	218029	13323	2416	2913749	375	14177	485	403
WASHINGTON NATIONAL INSURANCE CO.	IL	1350687	1250110	100577	6512	16624822	19676	79617	2603	1840
WASHINGTON SQUARE LIFE INSURANCE COMPA	PA	24425	18814	5610	497	277049	0	0	0	0
WEST STATES INSURANCE COMPANY	CA	3819	2138	1681	184-	75855	421	1186	1	1
WESTERN & SOUTHERN LIFE INS. CO.	OH	3422095	2967749	454346	54227	19267903	25994	119316	150	96
WESTERN LIFE INSURANCE COMPANY	MN	393896	338374	55522	10146	6193596	9233	72424	255	133
WESTERN NATIONAL LIFE INSURANCE CO.	TX	574514	545742	28772	4496	1496078	5892	33460	0	0
WESTERN RESERVE LIFE ASSUR CO OF OHIO	OH	113438	98497	14940	3164	3253279	14858	30966	0	0
WESTERN SECURITY LIFE INSURANCE COMPAN	AZ	33775	28245	5530	1499-	1056214	0	0	0	0
WESTERN STATES LIFE INSURANCE CO.	ND	139594	123284	16309	1121	4011508	58788	77395	139	71
WESTERN SURETY LIFE INSURANCE COMPANY	SD	6738	3277	3461	149	150720	1290	1271	0	0
WESTERN UNIVERSAL LIFE INSURANCE CO.	CA	1634	16	1618	348-	0	0	0	0	0
WESTERN-SOUTHERN LIFE ASSURANCE COMPAN	OH	138293	103369	34924	28941	5004600	19945	19446	0	0
WESTFIELD LIFE INSURANCE COMPANY	OH	60675	44270	16405	1213	1572338	103	636	0	0
WESTLAND LIFE INSURANCE COMPANY	CA	20168	16058	4110	384-	180143	0	849	0	0
WISCONSIN NATIONAL LIFE INS. COMPANY	WI	141017	110332	30685	3872	1853529	0	243	2	1
WOODMEN ACCIDENT & LIFE COMPANY	NE	281867	255119	26748	2651	1815823	27953	124073	2454	2059
WORLD BOOK LIFE INSURANCE COMPANY	IL	71178	64456	6722	1290	1379298	576	13126	1	0

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1983

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
WORLD INSURANCE COMPANY	NE	98500	89321	9179	445-	770367	339	5492	125	52
WORLD SERVICE LIFE INS. CO. OF COLORAD	CO	161086	133304	27781	1225	2118611	2660	14261	100	12
WORLD SERVICE LIFE INSURANCE CO.	CO	245722	227488	18234	789	1611404	0	45999	40	14
ZALE LIFE INSURANCE COMPANY	AZ	36222	27493	8728	971-	318387	11	86	0	0
ZURICH AMERICAN LIFE INSURANCE CO.	IL	26317	17562	8755	336-	1009307	0	1888	0	0
SUB-TOTAL		600112524	561658164	38372138	4057941	5499540266	11699242	48893910	358397	260080
GRAND TOTAL		601613299	563013506	38517571	4069162	5523411264	12760338	55235643	371249	267916

TABLE 2
CONDITION AND GENERAL BUSINESS
FRATERNAL SOCIETIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1983

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SPEC.RES. AND/OR UNASSIGNED FUNDS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
SOCIETIES OF OTHER STATES										
AID ASSOCIATION FOR LUTHERANS	WI	3137905	2925529	212377	32934	20684218	224202	482383	1280	692
AMERICAN FRATERNAL UNION	MN	11515	10763	752	137	44810	5	333	2	1
AMERICAN SLOVENIAN CATHOLIC UNION	IL	25262	20880	4382	203	44330	18	783	4	4
ASSURED LIFE ASSOCIATION	CO	32942	25524	7417	423-	194145	95	128	0	0
BAPTIST LIFE ASSOCIATION	NY	13387	12630	757	55-	96161	221	1616	1	0
CATHOLIC ORDER OF FORESTERS	IL	190416	153814	36602	3111	645754	1341	3446	0	0
CATHOLIC WORKMAN	MN	11692	7424	4268	310	25248	31	818	0	0
CROATIAN CATHOLIC UNION OF U.S.A.	IN	5395	3948	1447	124	10607	17	595	1	1
CROATIAN FRATERNAL UNION OF AMERICA	PA	59654	52052	7602	446-	335898	115	2151	6	5
CSA FRATERNAL LIFE	IL	43817	37103	6715	93-	115176	0	61	0	0
ELECTRICAL WORKERS' BENEFIT ASSOC.	DC	197228	152876	44352	7404	685804	82	3108	0	0
INDEPENDENT ORDER OF FORESTERS	CN	1427546	1203559	223987	43332	11892374	19329	78469	0	0
KNIGHTS OF COLUMBUS	CT	1310006	1126210	183796	17369	8347551	39815	208131	284	146
LOYAL CHRISTIAN BENEFIT ASSOCIATION	PA	39018	30665	8353	463-	123752	36	1110	0	0
LUTHERAN BROTHERHOOD	MN	2528661	2324517	204144	17836	12340971	14127	127586	167	49
MENNONITE MUTUAL AID ASSOCIATION	IN	34702	28626	6075	1560	50823	1069	4811	4857	3633
MODERN WOODMEN OF AMERICA	IL	702950	615821	87129	3729	4649124	21831	123812	27	14
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	58008	43988	14020	1103	127406	0	43	0	0
NATIONAL FRATERNAL SOCIETY OF THE DEAF	IL	8796	7618	1178	119	23594	105	710	0	0
NATIONAL SLOVAK SOCIETY OF THE USA	PA	11873	10257	1616	144	25517	0	13	0	0
NORTH AMERICAN BENEFIT ASSOCIATION	MI	97315	73828	23487	2670	280136	0	844	0	0
ORDER OF UNITED COMM. TRAV. OF AM.	OH	21121	7310	13811	2305	625	8	8	0	0
POLICE & FIREMEN'S INSURANCE ASSOC.	IN	23404	15568	7836	1932	84737	0	216	0	0
POLISH NAT'L ALL. OF THE US OF NA	IL	180989	161593	19396	2306	439230	12	621	0	0
POLISH ROMAN CATHOLIC UN. OF AM.	IL	60969	51296	9673	1029	111622	7	572	0	0
ROYAL NEIGHBORS OF AMERICA	IL	310107	226000	84107	9583	576974	1816	31433	0	0
SLOVENE NATIONAL BENEFIT SOCIETY	IL	36083	30247	5835	621	80538	220	2057	10	8
TRAVELERS PROTECTIVE ASSOC. OF AM.	MO	14583	2596	11987	715	0	0	0	5	3
UKRAINIAN NATIONAL ASSOC., INC.	NJ	49789	35895	13894	1332	94982	0	158	0	0
WESTERN CATHOLIC UNION	IL	11238	10827	411	248	61081	0	45	1	0
WESTERN FRATERNAL LIFE ASSOCIATION	IA	50540	42411	8128	320	208062	383	3519	0	0
WOODMEN OF THE WORLD LIFE INS. SOC.	NE	1044727	944281	100446	8461	8594703	9	1756	0	0
GRAND TOTAL		11751640	10395657	1355982	159455	71015955	324903	1081334	6644	4558

TABLE 3
SUMMARY OF KANSAS BUSINESS OF LIFE COMPANIES, 1983

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	LIFE PREMIUMS RECEIVED				LIFE CLAIMS AND BENEFITS PAID			
	ORDINARY	CREDIT	GROUP	INDUSTRIAL	ORDINARY	CREDIT	GROUP	INDUSTRIAL
DOMESTIC LIFE COMPANIES	51763	4555	7892	0	34610	1102	9797	0
FOREIGN LIFE COMPANIES	447817	18094	113203	1898	244535	6619	118295	5500
FRATERNALS	19674	0	0	0	0	0	0	0
TOTAL	519254	33425	121095	1898	279144	7721	128091	5500

Another area of responsibility this Division is involved in is responding to consumer complaints and inquiries. Our files indicate that in 1983, we received a total of 67 consumer rate and miscellaneous inquiries. It should be noted that this total number of inquiries does not include those handled by this Division by telephone. During 1983, we received approximately 720 telephone inquiries and a number of people visited the Division to discuss insurance matters. The majority of the rate inquiries related to Blue Cross and Blue Shield rate increases. The miscellaneous inquiries were in the form of questionnaires, licensing status of companies and/or agents, claim matters, content of company advertising, effect of new legislation and the legality of cancellations of coverage by companies.

Investigation and Penalty Assessments

During 1983, this Division initiated a number of investigations, two which culminated in the assessment of fines totaling $600. Several files continue to be investigated which may result in possible violations and assessments of penalties. Areas investigated include: use of rates not on file, use of solicitation materials not in compliance with the Kansas advertising regulations, and group insurance policies issued to trusts domiciled in other states.

Regulation of Administrators

This Division supervises the initial licensing and annual license continuations of third party administrators operating in this state pursuant to Article 38 of the Kansas Insurance Code. This statute requires administrators, as defined in the statute, who handle premiums or who adjust or settle claims for residents of Kansas in connection with life or accident and health insurance or annuities, to acquire a Certificate of Registration from the Commissioner of Insurance. An initial fee of $100 is required at the time of application and a $50 fee is required for continuation of the certificate for successive annual periods. In addition, each administrator must maintain a current synopsis of agreements with insurers outlining the name of the insurance company, effective date of the agreement, the name and type of group insured and coverages provided and an indication of the service provided by the administrator. As of December 31, 1983, there were 131 third party administrators registered in Kansas, 16 of which were registered during 1983.

Regulation of Health Maintenance Organizations

This Division is responsible for the ongoing review of the operations of Health Maintenance Organizations. As of December 31, 1983, six HMOs have been admitted to transact business in Kansas since the enactment of the Health Maintenance Organization Act in 1974. The Community Group Health Plan a/k/a Prime Health, Total Health Care and Kansas City Health Care are all non-profit HMOs operating in the greater Kansas City area. Family Health Plan, also non-profit, operates in the greater Newton and McPherson, Kansas, areas and Health Care Plus, Inc., Wichita as of December 31, 1983, was operational in the greater Wichita, Lawrence, and Salina areas. Medplan, Inc., admitted in 1976, is licensed to operate in the greater Kansas City area, however, did not transact any business during 1983.

Pursuant to K.S.A. 40-3209 and K.S.A. 40-3210, all contract forms and rates used by an HMO operating in Kansas must be submitted for approval by this Department. Contract forms are required to contain a complete description of the health care services and benefits afforded, a list of facilities providing medical services, all exclusions and coverage limitations, must describe enrollment, re-enrollment and disenrollment criteria and describe procedures to be followed in the event of member grievances. Rates submitted for approval must be adequately justified using benefit cost data, utilization projections, enrollment projections and reflect anticipated costs for the operation of the HMO in each community where they are authorized to transact business.

During 1983 this Division was involved in the review of several filings for service area expansions and additional regional components for Kansas HMOs. Health Care Plus, Inc., submitted two separate filings to establish regional components in Lawrence, Kansas, and Salina, Kansas, and subsequent to the approval of these filings, submitted a proposal to expand the enrollment area for the Lawrence component. Family Health Plan submitted a filing to expand their service area to incorporate an area in and around Valley Center, Kansas, where one of their provider groups, the Bethel Clinic, has a satellite location.

The review of a filing to establish an expanded service area or an additional regional component requires the submission of a detailed plan of operation and sufficient information to determine that the HMO should be able to provide medical services in a given location. Evidence of contracts with physicians, hospitals, ambulance companies, skilled nursing facilities, home health agencies and out-patient facilities must be submitted as well as rate development studies and justification. An HMO must provide a detailed explanation of the operation of quality control mechanisms and grievance procedures applicable to all service areas.

It was determined, after a review of these filings, that these HMOs would be able to continue to meet the requirements of Kansas statutes while expanding their operations to other communities.

Two additional HMOs, HMO Kansas, Inc., and Health Plan of Mid-America also submitted applications in 1983 for admission; HMO Kansas, Inc., for operation in Wichita and Topeka and Health Plan of Mid-America for operation in the greater Kansas City area. As of December 31, 1983, these applications were still pending.

Projects Involving Blue Cross and Blue Shield

The Accident & Health Division has devoted a considerable amount of time to the review of various Blue Cross and Blue Shield matters. Major projects undertaken in 1983 were as follows:

1. An extensive review was made of the rate increases submitted by Blue Cross and Blue Shield of Kansas which were to affect community rated groups, the non-group category, Plan 65 and Plan D coverages. The total increase originally requested was $25,524,000. As a result of our objection to the original increase, the department approved a revised request of $24,156,000.
2. In connection with the above rate review, this Division was involved in organizing three public conferences to discuss the rate increase requests made by Blue Cross and Blue Shield of Kansas. The public conferences were held on September 27 in Salina, September 30 in Topeka and October 7, 1983, in Wichita. These meetings were well attended. The information exchanged was helpful in promot-

ing a public understanding of the reasons for the increase in rates and in making Blue Cross and Blue Shield representatives more aware of the legitimate public concern about the economic difficulties such increases create, particularly to those with relatively fixed incomes.

3. This Division was also involved in reviewing the rate increase requests made by Blue Cross and Blue Shield of Kansas City for the "Over 65 Tie-In Plan" and the "Disabled Tie-In Plan," which affected approximately 13,000 subscribers in Johnson and Wyandotte counties in Kansas. A public conference relative to this filing was held in Kansas City, Kansas on November 8, 1983. The initial filing proposed a $51.01 monthly rate for the "Over 65 Tie-In Plan" and a $91.24 monthly rate for the "Disabled Tie-In Plan." As a result of our objection to the original increases, the rates were resubmitted in a revised filing and the department approved a revised "Over 65 Tie-In Plan" rate of $45.56 per month and "Disability" rate of $54.88 per month.
4. During 1983, the Accident & Health Division was involved in the approval of a new reimbursement system for Blue Cross and Blue Shield of Kansas, called CAP (Competitive Allowance Program). Under CAP, Blue Cross and Blue Shield of Kansas reimburses hospitals only up to a set amount for each specific diagnosis. This method of reimbursement is commonly called Diagnostic Related Groups (DRGs). Other providers of health care receive only up to a specific dollar amount for each procedure. Contracting providers will accept the Blue Cross and Blue Shield of Kansas allowance as payment in full and subscribers will only be responsible for the deductible and co-insurance amounts stipulated in their contracts and for any uncovered services. The new reimbursement system became effective January 1, 1984. All 137 acute care hospitals in Kansas, along with 87.3% of the physicians and 72.1% of the dentists, signed reimbursement agreements to participate in the Competitive Allowance Program for 1984.
5. On May 1, 1983, Blue Cross of Kansas and Blue Shield of Kansas consolidated into a new corporation to be known as Blue Cross and Blue Shield of Kansas, Inc. The consolidation process took several months. Prior to the formation of

the new corporation this Division reviewed the company's plan of consolidation for its acceptability.

6. In November of 1983, the Division was involved in granting Blue Cross and Blue Shield of Kansas City authority to operate, as a line of business in the state of Kansas, a new discount health care plan known as "Preferred Care." Participating hospitals and physicians who contract with the company discount their normal charges when providing services to subscribers enrolled in the "Preferred Care" program. Initially, the rates for the new program will average 15 percent lower to group members who seek care from "Preferred Care" hospitals and doctors. In 1983, "Preferred Care" was offered to employee groups within the Blue Cross and Blue Shield of Kansas City enrollment area of Wyandotte and Johnson counties in Kansas and Johnson, Clay and Platte counties in Missouri. In receiving medical services, "Preferred Care" subscribers retain their free choice of hospital or physician. If the subscriber uses a "Non-Preferred Care" hospital or physician, it may cost the subscriber certain out-of-pocket expenses.
7. Throughout each year, both Blue Cross and Blue Shield organizations submit various other rate filings for our review. These include one-case group rate filings and changes in various rating formulas, etc.

Involvement in Other Projects

1. In 1983, this Division was involved in holding seminars for state of Kansas employees with regard to their health insurance coverage. Approximately 25 seminars were held at various locations and generally each session was well attended. The subject matter of these seminars related to the effect of rising health care costs and the steps that employees can take to control his or her health benefit costs.
2. Each year, this Division has undertaken the examination and audit of the following annual statements:
   1. Blue Cross and Blue Shield of Kansas
   2. Blue Cross and Blue Shield of Kansas City
   3. Delta Dental Plan of Kansas
   4. Family Health Plan
   5. Health Care Plus, Inc.
   6. Prime Health

7. Total Health Care

3. This Division was also involved in the countinuing process of reviewing and investigating the adequacy of current statutes and regulations in an attempt to propose more efficient and beneficial insurance legislation.

Selected Accident and Health Premium and Loss Information

In response to a number of inquiries, we are including financial information extracted from the 1983 Annual Statements of various hospital corporations, medical indemnity corporations, non-profit medical and hospital service corporations and health maintenance organizations. This information appears in table form on the following pages.

FIRE AND CASUALTY DIVISION

This division is responsible for the review and approval or disapproval of Fire and Casualty rates, rules and forms filings submitted by approximately 613 companies licensed to operate in Kansas. The following table is a comparison between the years 1982 and 1983 showing the number of filings received and handled by this division:

	1982	1983
Policy and Endorsement Forms Received	23,015	28,311
Policy and Endorsement Forms Approved	20,774	24,536
Policy and Endorsement Forms Disapproved	202	398
Rate Filings Received	6,212	7,484
Rate Filings Approved	5,464	6,330
Rate Filings Disapproved	98	102

Annual Statement Review

In addition to the division's function of reviewing Fire and Casualty rate, rule and form filings, it is also this division's responsibility to assist in examining the yearly annual statements submitted by the companies holding a Kansas Certificate of Authority. Each company's financial report is reviewed to determine whether it is in compliance with the minimum statutory requirements for capital, surplus and deposit required by Kansas statutes.

See tables 4-12 for information extracted from the annual statements of Mutual Insurance Companies, Kansas Mutual Hail Insurance Companies, Reciprocal or Inter-Insurance Exchanges, Stock Fire and Casualty Insurance Companies of the U.S., and Stock Fire and Casualty Insurance Companies of foreign countries.

Additional tests are made regarding solvency including adequacy of reserves for all lines of business written by each company. (A summary of the Kansas business for Fire and Casualty companies can be found in this report.)

Another responsibility of this division is to verify, assess and collect, pursuant to applicable statutes, fees and premium taxes on all direct Kansas business written by licensed companies. As of Dec. 31, 1983 a total of $23,682,016.22 was collected in fees and premium taxes from Fire and Casualty companies in 1983. This includes the Fire Marshal Tax and the Firemen's Relief Tax collected on fire insurance premiums written in this state.

Excess Lines Insurance

This division collects the excess lines tax from authorized agents writing business in insurers not authorized to do business in this state. A total of $510,356.12 was collected from the 4% gross premium tax applicable to do business written through the listed, not authorized insurer.

Firemen's Relief Fund Tax and Fire Marshal Tax

All premium taxes collected are deposited into the General Revenue Fund. In 1983, the Firemen's Relief Fund Tax was collected and deposited in a special fund. The revenue collected for this fund was distributed to 441 cities, counties, townships and fire districts qualified to participate in the distribution of the tax. Ninety-seven (97%) percent of the tax collected for each participating fire department is returned to the local department as it is coded and reported by the insurance companies. This money is held in trust by the Firemen's Relief Association of each department and used as a fund for the relief of any member of the fire department when injured or disabled while performing duties as a fireman. Additional benefits are described in K.S.A. 40-1707. The remaining three (3%) percent of the tax is distributed to the Kansas State Fire Fighters Association, Inc., for educational efforts of fire prevention and other related programs such as regional schools, arson schools, special hazard schools and the annual Kansas Fire School. The 1984 tax distribution is reflected in the table entitled "*Firemen's Relief Fund Tax Collections and Distributions*".

Premium Tax on Kansas Companies

The 1970 Legislature enacted a tax on Kansas insurance companies at the rate of one percent per annum on all premiums received on risks located in this state. The revenue from this tax is deposited into the General Revenue Fund. The year 1983 marked the thirteenth time in which this department collected the premium tax from companies organized under the laws of this state.

Privilege Tax on Kansas Companies

The year 1983 also marked the thirteenth time this department collected a Privilege Tax from each company organized under the laws of this state. The revenue from this tax is also deposited into the General Revenue Fund and is the result of the 1970 Legislation which enacted a five percent tax on the companies' net income as a privilege of doing business in this state.

Kansas Insurance Guaranty Association

The Kansas Insurance Guaranty Association Act continues to function pursuant to legislation, also enacted by the 1970 Legislature. The purpose of the act is to provide a mechanism for the payment of coverage under certain insurance policies, to avoid excessive delay in payment of such claims and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer. Further, this act assists in the detection and prevention of insurer insolvencies, and provides an association to assess the costs of such protection among insurers. The act applies to the kinds of direct insurance specified in K.S.A. 40-901 and 40-1102, except for certain specified lines such as Accident and Health, Credit and Title Insurance.

The Board of Directors of the Kansas Insurance Guaranty Association is composed of nine persons representing member insurance companies and appointed by the Commissioner of Insurance.

Workers' Compensation Assigned Risk Plan

The Workers' Compensation Assigned Risk Plan operates under authority of K.S.A. 40-2108. The Plan provides Workers' Compensation and Employers Liability Insurance for qualified applicants unable to procure this kind of insurance in the normal market. The Kansas Council on Compensation Insurance administers the Workers' Compensation Assigned Risk Plan and has provided the following information:

Calendar Year	Number of Risks Insured in Plan	New Plan Applications Received	Earned Premium	Incurred Losses	Loss Ratios	Total # of Risks Insured (Statewide)	% of Risks Insured in the Plan Compared to Total in State
1978	3,028	1,713	11,219,210	8,205,480	73.1%	51,476	5.9%
1979	4,480	2,347	13,586,869	10,846,315	79.8%	51,347	8.7%
1980	4,675	1,582	15,367,980	15,013,893	97.7%	40,059	11.5%
1981	4,221	1,551	16,375,892	11,988,861	73.2%	40,831	10.3%
1982	3,301	1,414	13,868,425	9,641,177	69.5%	40,967	8.1%
1983	3,662	1,123	9,993,984*	Unknown		40,860	8.9%

* Estimated as of December 31, 1983

Kansas Fair Plan

Kansas FAIR Plan (Fair Access to Insurance Requirements) operates under K.S.A. 40-2101 and Insurance Department Regulation 40-3-33. The purpose of the Plan is to provide fire, extended coverage, vandalism and malicious mischief insurance for qualified applicants unable to obtain this kind of insurance in the normal market, and to provide an all-industry placement facility which will provide for an equitable distribution and placement of risks among all insureds. The nine members of the governing committee were appointed by the commissioner. The following table reflects a comparison of the years 1978 through 1983.

Year	No. of Policies in Force (New & Renewal)	No. of New Applications Received	Premium Written	No. of Losses Reported	Amount of Losses Paid	Loss Ratio Paid/ Written	Insurance in Force
1978	10,230	4,311	1,905,390	493	1,098,813	57.7%	129,579,262
1979	10,512	3,824	1,952,773	621	1,370,425	70.2%	115,240,261
1980	10,759	3,440	1,911,096	843	1,629,231	85.3%	147,959,997
1981	10,899	3,745	1,970,566	767	1,503,668	76.3%	163,639,786
1982	10,357	4,305	1,819,000	1,785	2,444,000	134.4%	171,444,000
1983	11,691	3,751	1,797,000	761	1,381,000	76.9%	167,428,000

The Kansas Automobile Insurance Plan

The Kansas Automobile Insurance Plan operates under authority of K.S.A. 40-2102. The Plan provides automobile liability insurance and automobile physical damage insurance for qualified applicants unable to procure this kind of insurance in the normal market. There are nine members in the Governing Board representing the insurance companies, insurance agents and general public, all appointed by the Commissioner of Insurance.

The Kansas Automobile Insurance Plan has provided the following information:

Year	Number of Private Passenger Vehicles Insured	New Applications Assigned	Percent of Private Passenger Vehicles in the Plan to the Total Registered Private Passenger Vehicles in the State
1979	63,404	30,802	4.67%
1980	61,914	33,233	4.49%
1981	51,142	26,135	3.71%
1982	34,169	16,236	2.47%
1983	26,127*	11,957*	1.87%

* The figures contained herein are for the year ending June 30, 1983.

HEALTH MAINTENANCE ORGANIZATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1983

(000) OMITTED EXCEPT WHERE INDICATED

								—KANSAS—	
COMPANY NAME	NET EARNED SUBSCRIPTIONS	TOTAL INCOME	COSTS OF HOSPITAL & MEDICAL BENEFITS	TOTAL DISBURSEMENTS	ADMITTED ASSETS	LIABILITIES	SURPLUS OF ADMITTED ASSETS OVER REPORTED LIABILITIES	NET EARNED SUBSCRIPTIONS	COSTS OF HOSPITAL & MEDICAL BENEFITS
Health Care Plus, Inc.	9,834	10,129	8,127	10,381	2,700	3,276	-567	9,834	10,129
Community Group Health Plan dba Prime Health	$30,799	$32,769	$28,937	$31,332	$11,459	$13,173	$-1,714	$ 4,961	$ 4,661
Total Health Care	16,630	17,016	15,447	17,719	5,867	5,400	467	4,687	4,353
Kansas City Health Care	1,083	1,326	1,310	2,470	2,674	3,940	-1,266	953	1,153
Family Health Plan	936	989	669	927	275	272	3	936	669
Medplan, Inc.	-0-	-0-	-0-	105*	87*	11	-11	-0-	-0-
TOTAL	$59,282	$62,229	$54,490	$62,829	$22,975	$26,063	$-3,088	$21,371	$20,965

* Whole dollars.

NON-PROFIT MEDICAL AND HOSPITAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1983

(000) OMITTED

									KANSAS	
COMPANY NAME	PREMIUMS EARNED	CLAIMS INCURRED	ALL OTHER EXPENSES INCURRED	UNDER-WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL-ITIES	SURPLUS	PREMIUMS EARNED	CLAIMS INCURRED
Blue Cross and Blue Shield of Kansas	$388,636	$337,126	$34,881	$16,629	$27,754	$157,473	$109,181	$48,292	$388,636	$337,126
Blue Cross and Blue Shield of Kansas City	215,747	190,793	20,802	4,152	6,514	75,437	62,135	13,302	51,185	44,499
TOTAL	$604,383	$527,919	$55,683	$20,781	$34,268	$232,910	$171,316	$61,594	$439,821	$381,625

MEDICAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1983

(000) OMITTED

									KANSAS	
COMPANY NAME	PREMIUMS EARNED	CLAIMS INCURRED	AL OTHER EXPENSES INCURRED	UNDER-WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL-ITIES	SURPLUS	PREMIUMS EARNED	CLAIMS INCURRED
Delta Dental Plan of Kansas	$2,996	$2,538	$560	$-103	$ 8	$584	$453	$131	$2,996	$2,538
Vision Service Plan of Kansas	2	3	0	-1	7	20	1	19	2	3
TOTAL	$2,998	$2,541	$560	$-104	$15	$604	$454	$150	$2,998	$2,541

Kansas Automobile Assigned Claims Plan

The Kansas Automobile Assigned Claims Plan operates under authority of K.S.A. 40-3116. The Plan is designed to provide personal injury protection benefits for certain qualified persons who suffer injury in this state pursuant to the Kansas Automobile Injury Reparations Act. The Plan has provided the following information relative to this activity:

Year	Claim Cost	No. of Claims
1977	$21,711.39	26
1978	31,457.94	26
1979	17,218.64	23
1980	42,418.75	21
1981	49,924.81	15
1982	20,225.73	18
1983	20,907.16	27

Self-Insurers (No-Fault Law)

A total of fourteen (14) firms qualified as self-insurers under the Kansas Automobile Injury Reparations Act in 1983. To qualify for a Certificate of Self-Insurance, a comprehensive review of the financial condition of the individual or corporation is required. In addition, the applicant must submit other supporting information relative to claim handling procedures and must submit monthly report forms outlining claim activity. K.S.A. 40-3104(*d*) also requires that more than 25 vehicles be owned and registered in the State of Kansas. The self-insurers reported a total of 270 claims incurred during 1983 and total claim payments of $132,257.50.

Medical Malpractice Insurance

The Kansas Health Care Provider Insurance Availability Act, which became effective on July 1, 1976, continues to provide an effective solution to the availability problems encountered prior to the implementation of this act. Under the provisions of the Act, the Health Care Stabilization Fund and the Health Care Provider Insurance Availability Plan were established. On December 31, 1983, the Health Care Stabilization Fund, administered by the Commissioner, had a balance of $9,231,325.29. As required by the Act, the Fund provides unlimited excess professional liability coverage for Kansas health care providers complying with the basic coverage insurance requirement. The Health Care Provider Insurance Availability Plan is the professional liability insurance availability mechanism for health care providers unable to obtain the required basic coverage from normal insurance markets. The Health Care Provider Insurance Availability Plan, through its servicing carrier, The Western Casualty and Surety Company of Fort Scott, Kansas, issued approximately 409 policies during Fiscal year 1983. From Fiscal year 1977 through Fiscal year 1982, the Plan's operations resulted in an overall "profit" total of $394,247. In Fiscal year 1983, the Plan experienced an operating deficit of $1,379,305, which was transferred to the Plan from the HCSF.

Other provisions of the Health Care Provider Insurance Availability Act permit health care providers to comply with the basic coverage requirements by becoming authorized self-insurers for $100,000/$300,000 professional liability losses. During 1983, three Kansas hospital facilities qualified for self-insurance authorization.

Products Liability Insurance

Statutory product liability statistics and closed claim reporting requirements, as set forth in K.S.A. 40-1130, continue to create special workload requirements in soliciting, reviewing, correcting and processing the required reporting forms from insurance companies. In 1983, approximately 900 closed claims reports were received along with the required product liability statistical reports from 278 companies.

Professional Liability Insurance

In addition to the collection and compilation of product liability closed claims, the Professional Liability Section also receives closed claims reports on various types of health care providers, engineers, architects, land surveyors, attorneys and certified public accountants. A report of Medical Malpractice Closed Claims reveals 467 claims were closed in calendar year 1983.

Automobile Clubs

A total of 19 Automobile Clubs were licensed by this division in 1983 pursuant to Chapter 25 of Article 40 of the Insurance Code.

Premium Finance Companies

A total of 14 Premium Finance companies were licensed by this division in 1983 pursuant to Chapter 26 of Article 40 of the Insurance Code.

Certificate of Authority

All Certificates of Authority for Fire and Casualty companies are prepared in this division. A total of 613 companies were licensed by this division to transact the business of insurance in Kansas as of December 31, 1983. Many amendments to the Certificates of Authority were also processed in the Division during the year.

Following are the corporate changes finalized in 1983:

Admissions	43
Cancellations	4
Name Changes	11
Mergers	3

(The above does not include Premium Finance Companies, Automobile Clubs, or Rating Organizations.)

Admissions

The final administrative details of admitting a Fire and Casualty company are handled in this division. A total of 43 Fire and Casualty companies were admitted during 1983.

Rate Filings

The year 1983 was also an active year for the submission of rate filings involving rate increases and decreases. A total of 7,484 rate filings were received in the division during 1983. This represents an increase in number from 1982. The following is an analysis of the premium effect of all rate filings approved in the three major sections of this division during 1983:

Section	Premium Effect
Automobile	+$17,895,792
Fire	+ 3,521,439
Commercial Multi-Peril & Casualty	− 3,127,994
TOTAL	+$18,289,237

In addition to the rate filings mentioned above, this division also reviewed 34 filings relating to fire insurance grading of cities and towns in Kansas. The proposals were submitted by the Insurance Services Office which is the only rating organization grading cities and towns in Kansas for the purpose of establishing the base fire insurance rate. One city received no change in classification. Twenty-three (23) cities received a lower (more favorable) classification as follows:

Classification Changes	Number of Cities Affected
Changed from class 10 to class 9	11
Changed from class 10 to class 8-9-10	4
Changed from class 10 to class 8	5
Changed from class 10 to class 7	2
Changed from class 9 to class 8	4
Changed from class 9 to class 7	2
Changed from class 9 to class 5	2
Changed from class 7 to class 6	2
Changed from class 7 to class 4	2

Complaints and Inquiries

Personnel of this division handled many consumer inquiries and complaints either directly or upon referral from the Consumer Assistance Division. In 1983, the division handled numerous complaints directly from the consumer. The inquiries referred to this division totaled 232 in 1983.

Market Conduct Review

During 1983, this Division performed market conduct reviews involving forty-one (41) insurance companies. Reviews for twenty-eight (28) of these companies were completed and placed on file as public documents; therefore, the reviews for the remaining thirteen (13) companies are either pending or are in process. In addition, a follow-up market conduct review has been performed on eight (8) insurance companies.

The market conduct reviews involved many areas within the field of insurance. The areas reviewed for each company depended upon the concerns of the department and the writings of the company.

The areas monitored were:

1. Advertising Material and Practices
2. Underwriting Practices
3. Rating Practices
4. Redlining
5. Refunding Practices
    a. Reviewed to determine that the amount of refund was correct.

  b. Reviewed to determine that the refund was processed in a timely manner.
6. Cancellations and Nonrenewals
   a. Reviewed to determine that appropriate reasons for action taken was in compliance with the statutes.
   b. Reviewed to determine that reasons were given pursuant to statute.
   c. Reviewed to determine that the proper amount of time was given.
   d. Reviewed to determine that the proper forms were used.
7. Forms, Rules and Rates
   a. Reviewed to determine that said material was on file with our department.
   b. Reviewed to determine proper use.
8. Complaint Register
9. Adverse Underwriting
   a. Reviewed for compliance with K.S.A. 40-2404.
   b. Reviewed for proper reasons.
   c. Reviewed to determine that reasons were given in a timely manner.
10. Compliance with Other Statutes and Regulations.

The selection of the companies and areas reviewed were based upon the following:

1. The degree of competition in the market place.
2. Complaints, inquiries and/or problems received.
3. New company.
4. New product for company.
5. Complaint ratio.
6. Top automobile and homeowners written.
7. Top commercial multi-peril writers.

Reports concerning a market conduct review for the following companies were filed in 1983:

Company

1. Aetna Casualty and Surety Company
2. American Automobile Insurance Company
3. American Family Mutual Insurance Company
4. American Guarantee and Liability Insurance Company
5. American Insurance Company
6. Charter Oak Fire Insurance Company

7. Continental Insurance Company
8. Emcasco Insurance Company
9. Employers Mutual Casualty Company
10. Fidelity and Casualty Company of New York
11. Fireman's Fund Insurance Company
12. Fireman's Insurance Company of Newark, New Jersey
13. Glens Falls Insurance Company
14. Kansas Fire and Casualty Company
15. Maryland Casualty Company
16. Northern Insurance Company of New York
17. Phoenix Assurance Company of New York
18. St. Paul Fire and Marine Insurance Company
19. St. Paul Mercury Insurance Company
20. Standard Fire Insurance Company
21. State Farm Fire and Casualty Company
22. State Farm General Insurance Company
23. Swedish American Mutual Insurance Company
24. Travelers Indemnity Company
25. United States Fidelity and Guaranty Company
26. United States Fire Insurance Company
27. Valiant Insurance Company
28. Zurich Insurance Company

Reports concerning a market conduct review for the following companies are either pending or are in process:

1. Alliance Insurance Company, Inc.
2. American Economy Insurance Company
3. American Preferred Insurance Company
4. American States Insurance Company
5. Farmers Alliance Mutual Insurance Company
6. Mid-Century Insurance Company
7. Patrons Mutual Insurance Association
8. Prudential Property and Casualty Insurance Company
9. Town and Country Fire and Casualty Insurance Company
10. Trinity Universal Insurance Company of Kansas, Inc.
11. Western Casualty and Surety Company
12. Western Fire Insurance Company
13. Western Indemnity Company, Inc.

Market conduct (follow-up) reviews were conducted on the following companies:

1. American Guarantee and Liability Insurance Company

2. Continental Casualty Company
3. Home Indemnity Company
4. Home Insurance Company
5. Insurance Company of North America
6. Pacific Employers Insurance Company
7. United States Fidelity and Guaranty Company
8. Zurich Insurance Company

TABLE 4
KANSAS STOCK FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL	SURPLUS	NET INCOME
ALLIANCE INSURANCE COMPANY, INC.	KS	8791	5164	1300	2327	201
CENTRAL PLAINS INSURANCE COMPANY, INC.	KS	12381	1262	650	10470	250
CENTRAL STATES INSURANCE COMPANY, INC.	KS	2234	161	500	1574	318
CIMARRON INSURANCE COMPANY, INC.	KS	22295	16725	1250	4319	897
COLUMBIAN NATIONAL TITLE INSURANCE CO	KS	2031	626	1005	400	44
FARMERS INSURANCE COMPANY, INC.	KS	8814	1559	1750	5505	517
INSURED TITLES, INC.	KS	1039	329	305	405	25
KANSAS BANKERS SURETY COMPANY	KS	4203	1113	1002	2087	518
KANSAS FIRE AND CASUALTY COMPANY	KS	14814	7818	1000	5995	365
KFB INSURANCE COMPANY, INC.	KS	4250	2508	500	1242	307
PLAINS INSURANCE COMPANY	KS	15727	13068	1250	1409	760-
TOWN & COUNTRY FIRE & CASUALTY INS. CO.	KS	2031	831	503	697	200
TRAVEL AIR INSURANCE COMPANY - KANSAS	KS	5303	2487	600	2215	113-
TRINITY UNIVERSAL INS. CO. OF KANSAS	KS	3962	0	1265	2697	230
WEST GENERAL INSURANCE COMPANY	KS	1453	361	600	492	13-
WESTERN CASUALTY & SURETY COMPANY	KS	555723	340923	5000	209800	7020-
WESTERN FIRE INSURANCE COMPANY	KS	318225	177706	5000	135519	6961
WESTERN INDEMNITY COMPANY, INC.	KS	9607	1013	2000	6594	1576
TOTALS		992883	573656	25481	393747	4505

TABLE 5
KANSAS MUTUAL FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
BREMEN FARMERS MUTUAL INSURANCE CO.	KS	7322	2793	4529	564
CONSOLIDATED FARMERS MUTUAL INS CO,INC.	KS	2415	1059	1356	162
FARM BUREAU MUTUAL INCURANCE CO., INC.	KS	104640	53210	51429	7292
FARMERS ALLIANCE MUTUAL INSURANCE CO.	KS	70857	48156	22700	94
GREAT PLAINS MUTUAL INS. CO., INC.	KS	5432	757	4676	305
KANSAS MUTUAL INSURANCE COMPANY	KS	3326	1491	1835	195
MARYSVILLE MUTUAL INSURANCE COMPANY	KS	6446	2290	4155	285
MIDWEST FIRE & CASUALTY COMPANY - MUTUAL	KS	1854	1189	665	16
PATRONS MUTUAL INSURANCE ASSOC.	KS	6329	4338	1991	109
SWEDISH AMERICAN MUTUAL INS. CO. INC.	KS	1207	525	682	78
UPLAND MUTUAL INSURANCE, INC.	KS	6333	2509	3823	343
WHEAT GROWERS MUTUAL HAIL INS. CO.	KS	7166	377	6789	235
TOTALS		223326	118695	104631	9678

TABLE 6
KANSAS MUTUAL HAIL INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

**ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
Farmers Mutual Ins. Co. of Barton County	KS	2,453,503	114,666	2,338,837	378,471

TABLE 7
KANSAS MUTUAL FIRE INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

**ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
Farmers Hail Insurance Co.	KS	94,087	19,536	74,551	-0-
McPherson Hail Ins. Co.	KS	747,237	139,996	607,241	37,031
Wheat State Mutual Ins. Co., Inc.	KS	25,519	-0-	25,519	2,063
TOTALS		866,843	159,532	707,311	39,094

TABLE 8
KANSAS RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
ARMED FORCES INSURANCE EXCHANGE	KS	4518	971	3547	332
TOTALS		4518	971	3547	332

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AETNA CASUALTY & SURETY CO. OF ILLINOIS	IL	1126939	924092	3000	199847	23943
AETNA CASUALTY AND SURETY COMPANY	CT	7605217	6278368	25000	1301848	47566
AETNA FIRE UNDERWRITERS INSURANCE CO.	CT	61620	50952	2500	8168	724-
AETNA INSURANCE COMPANY	CT	3732062	3323368	10000	398694	20243
AETNA REINSURANCE COMPANY	DE	131334	105193	5000	21141	4952
AFFILIATED FM INSURANCE COMPANY	RI	114493	68868	8750	36875	3357
AG SECURITY INSURANCE COMPANY	OK	5262	3142	550	1570	622
AGRICULTURAL INSURANCE COMPANY	SD	5030	1140	2355	1535	215
AIDCO INSURANCE COMPANY	IA	3141	61	1368	1712	71
AIU INSURANCE COMPANY	NY	193320	160423	8000	24897-	5077
ALEXANDER HAMILTON INS. CO. OF AMERICA	IL	13633	3701	1000	8933	1219
ALL AMERICA INSURANCE COMPANY	OH	40905	31811	2400	6694	1046-
ALLIANZ INSURANCE COMPANY	CA	134856	103141	10000	21715	2865-
ALLIED FIDELITY INSURANCE COMPANY	IN	26988	18819	2400	5768	3752-
ALLSTATE INDEMNITY COMPANY	IL	41062	23453	2400	15209	2608
ALLSTATE INSURANCE COMPANY	IL	10476104	7278352	3000	3197752	613631
AMCO INSURANCE COMPANY	IA	47772	33131	1300	13341	1799
AMERICAN AGRICULTURAL INSURANCE CO.	IN	181829	118449	2366	61014	5760
AMERICAN AND FOREIGN INSURANCE COMPANY	DE	160666	134804	2600	23262	1639-
AMERICAN AUTOMOBILE INS CO OF ILLINOIS	IL	12917	4323	2350	6244	519
AMERICAN AUTOMOBILE INSURANCE CO.	MO	420183	306630	3500	110053	1210-
AMERICAN BANKERS INS. CO. OF FLORIDA	FL	163689	132095	5083	26510	306
AMERICAN BONDING COMPANY	NE	4676	1686	1000	1990	140
AMERICAN CASUALTY CO. OF READING, PENN.	PA	349559	301052	2350	46157	1642-
AMERICAN CENTENNIAL INSURANCE COMPANY	DE	375858	249421	3000	123437	15130
AMERICAN CENTRAL INSURANCE COMPANY	MO	6186	1	2500	3685	546
AMERICAN CONTINENTAL INSURANCE CO.	MO	33905	21880	2350	9676	187
AMERICAN CREDIT INDEMNITY CO. OF NY	NY	88499	30668	1500	56331	9807
AMERICAN DRUGGISTS INSURANCE COMPANY	OH	22867	17563	4350	954	14744-
AMERICAN ECONOMY INSURANCE COMPANY	IN	322015	215801	2500	103714	12976
AMERICAN EMPLOYERS INSURANCE COMPANY	MA	435605	346822	2500	86283	18279-
AMERICAN EXCEL INSURANCE COMPANY	IA	2414	100	1000	1314	941
AMERICAN FIDELITY FIRE INSURANCE CO.	NY	30368	23486	2500	4382	1011
AMERICAN FIDELITY INSURANCE COMPANY	OK	25091	15640	2000	7451	105
AMERICAN FIRE & CASUALTY COMPANY	FL	101010	69543	2637	28831	6178-
AMERICAN FIRE & INDEMNITY COMPANY	TX	14362	8701	1500	4161	267
AMERICAN GUARANTEE & LIAB. INS. CO.	NY	120478	92802	2350	25327	76
AMERICAN HAIL INSURANCE COMPANY	MN	1145	29	500	616	57
AMERICAN HOME ASSURANCE COMPANY	NY	1149616	918532	4238	226846	22725
AMERICAN INDEMNITY COMPANY	TX	105497	69661	4000	31836	2723
AMERICAN INSURANCE COMPANY	NJ	1037462	867486	10502	159475	13373-

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AMERICAN INTEGRITY INSURANCE CO.	PA	7042	4143	500	2399	437
AMERICAN LIVE STOCK INSURANCE CO.	IL	15104	5563	2000	7541	1311
AMERICAN MODERN HOME INSURANCE CO.	OH	61935	42047	2500	17388	735-
AMERICAN MOTORISTS INSURANCE COMPANY	IL	985957	813158	6450	166349	9068
AMERICAN NATIONAL FIRE INSURANCE CO.	NY	45827	34397	2350	9079	6370
AMERICAN NATIONAL GENERAL INSURANCE CO.	MO	5465	1330	2500	1636	143
AMERICAN NATIONAL PROPERTY & CASUALTY CO	MO	74170	30586	2500	41083	681
AMERICAN OVERSEAS REINSURANCE CO	PA	34986	13242	2500	19244	989
AMERICAN POLICYHOLDERS INSURANCE CO.	MA	33749	26191	2550	5008	380
AMERICAN PREFERRED INSURANCE COMPANY	IN	41808	15441	1250	25117	1829
AMERICAN PROTECTION INSURANCE CO.	IL	8604	3571	2400	2633	452
AMERICAN RE-INSURANCE COMPANY	DE	1475012	1173533	8236	293243	10740
AMERICAN ROAD INSURANCE COMPANY	MI	313692	87659	3000	223034	9107
AMERICAN SECURITY INSURANCE COMPANY	GA	140146	72518	2000	65628	12396
AMERICAN STANDARD INS. CO. OF WISC.	WI	68262	4189	2500	61573	3922
AMERICAN STATES INS. CO. OF TEXAS	TX	7111	70	2500	4540	447
AMERICAN STATES INSURANCE COMPANY	IN	767008	511076	2469	253464	16353
AMERICAN TITLE INSURANCE COMPANY	FL	44717	32132	1534	11050	1990
AMERICAN UNION INS. CO. OF NEW YORK	NY	120200	85698	1500	33002	3821
AMERICAN UNIVERSAL INSURANCE COMPANY	RI	197542	158484	4000	35058	705
AMERICAN ZURICH INSURANCE COMPANY	IL	22314	9197	2500	10617	694
ARGONAUT INSURANCE COMPANY	CA	1453155	987616	2934	462606	8804
ARGONAUT-MIDWEST INSURANCE COMPANY	IL	138195	63190	2400	72605	2037-
ARKWRIGHT-BOSTON INSURANCE COMPANY	MA	85307	36769	2350	46189	2903
ASPEN INDEMNITY CORPORATION	CO	10594	8036	1575	983	523-
ASSOCIATED INDEMNITY CORP.	CA	103848	51292	2350	50207	26479
ASSURANCE COMPANY OF AMERICA	NY	10566	70	2350	8145	826
ATHENA ASSURANCE COMPANY	MN	8145	92	2350	5703	729
ATLANTA INTERNATIONAL INSURANCE CO.	NY	47107	35161	2561	11946	3477-
ATLANTIC INSURANCE COMPANY	TX	17526	8540	2000	6986	193
ATLAS ASSURANCE CO OF AMERICA	NY	37149	17345	2500	17305	391
AUTOMOBILE CLUB INSURANCE COMPANY	OH	41989	25443	2459	14087	135
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	CT	64056	33419	2900	30237	1961
AVEMCO INSURANCE COMPANY	MD	58294	36539	2002	19679	4433
BALBOA INSURANCE COMPANY	CA	146443	85346	2350	58747	6558
BANKERS & SHIPPERS INS. CO. OF NY	NY	25201	17197	2350	5654	1745-
BANKERS MULTIPLE LINE INSURANCE CO.	IA	68891	39252	2772	26867	3306
BANKERS STANDARD INSURANCE COMPANY	FL	84962	68517	2500	13945	1977-
BCS INSURANCE COMPANY	OH	39636	15958	1200	22478	2305
BELLEFONTE UNDERWRITERS INSURANCE CO	DE	12478	7398	2500	2580	448

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
BIRMINGHAM FIRE INSURANCE CO. OF PA.	PA	151649	125252	2500	23897	2457
BITUMINOUS CASUALTY CORPORATION	IL	363105	301827	8000	53278	6166-
BITUMINOUS FIRE & MARINE INS. CO.	IL	34926	20002	2500	12425	740-
BLC INSURANCE COMPANY	IA	190621	162819	2350	25452	3965
BLUE RIDGE INSURANCE COMPANY	MD	9339	818	1600	6921	758
BOSTON OLD COLONY INSURANCE CO.	MA	52763	38177	2400	12186	9273
BUCKEYE UNION INSURANCE COMPANY	OH	954564	784454	5000	165110	40705
BUFFALO REINSURANCE COMPANY	NY	266319	181885	3200	81234	13656
CALIFORNIA COMPENSATION & FIRE COMPANY	CA	47165	31572	1058	14534	39-
CALVERT INSURANCE COMPANY	PA	14410	7304	2500	4606	139
CAMDEN FIRE INSURANCE ASSOCIATION	NJ	326920	152485	2500	171935	22766
CANAL INSURANCE COMPANY	SC	70664	43623	3000	24040	1403
CAROLINA CASUALTY INSURANCE CO.	FL	38507	31012	1575	5920	2397-
CARRIERS INSURANCE COMPANY	IA	70061	61913	2440	5708	1408
CAVALIER INSURANCE CORPORATION	MD	36695	10332	4800	21563	927
CENGUARD INSURANCE CORPORATION	MN	10946	1323	2500	7123	87
CENTENNIAL INSURANCE COMPANY	NY	163589	124053	3000	36536	1081-
CENTRAL NATIONAL INS. CO. OF OMAHA	NE	177570	90317	12000	75253	17709
CENTURY INDEMNITY COMPANY	CT	37004	28930	2500	5574	1267-
CHARTER OAK FIRE INSURANCE COMPANY	CT	285956	233711	3000	49245	1026
CHICAGO INSURANCE COMPANY	IL	52861	36281	3000	13581	7498
CHICAGO TITLE INSURANCE COMPANY	MO	165568	114655	2000	48912	16927
CHRISTIANIA GEN INS CORP OF NEW YORK	NY	70007	46426	2500	21081	1074
CHRYSLER INSURANCE COMPANY	MI	54536	11599	1500	41437	4999
CIGNA INSURANCE COMPANY	CA	481800	394821	3000	83979	10486-
CIM INSURANCE CORPORATION	NY	32072	9094	500	20478	2614
CINCINNATI INSURANCE COMPANY	OH	489797	315051	2510	172235	29437
CITY INSURANCE COMPANY	NJ	49943	32155	3000	14788	665
COLOGNE REINSURANCE COMPANY OF AMERICA	CT	34161	22274	2500	9387	89
COLONIAL PENN FRANKLIN INSURANCE CO.	PA	51483	11647	2500	37334	1864
COLONIAL PENN INSURANCE COMPANY	PA	479287	375551	2500	101236	11942
COMCO INSURANCE COMPANY	TX	23121	18306	1250	3564	454-
COMMERCE AND INDUSTRY INSURANCE COMPANY	NY	303467	250725	2358	50386	6962
COMMERCIAL CREDIT MORTGAGE INSURANCE CO.	MD	14706	7739	5000	1967	334
COMMERCIAL INS. CO. OF NEWARK, N.J.	NJ	228667	183657	3000	42009	574-
COMMERCIAL LOAN INSURANCE CORP.	WI	44819	25550	2000	17269	2470
COMMERCIAL MORTGAGE INSURANCE, INC.	WI	8638	2789	1035	4815	400
COMMERCIAL STANDARD INSURANCE CO.	TX	19701	14661	1250	3790	2990-
COMMERCIAL UNION INSURANCE COMPANY	MA	1307219	1043269	6000	257951	110095-
COMMERCIAL UNION REINSURANCE COMPANY	DE	96809	55580	2500	38730	2367

TABLE 9
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
COMMONWEALTH LAND TITLE INSURANCE CO	PA	108872	73650	1374	33848	10180
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	PA	48636	15583	2000	31052	666-
CONNECTICUT INDEMNITY COMPANY	CT	73355	56216	2500	14640	3338
CONSOLIDATED AMERICAN INSURANCE CO.	SC	47775	30338	2000	15437	2664-
CONSTELLATION REINSURANCE COMPANY	NY	141585	103136	2350	36100	725
CONSTITUTION REINSURANCE CORPORATION	NY	197145	143203	2350	51593	2665
CONTINENTAL CASUALTY COMPANY	IL	4278764	3236308	39283	1003173	85708
CONTINENTAL INSURANCE COMPANY	NH	1220693	998884	53566	168242	5950-
CONTINENTAL WESTERN CASUALTY COMPANY	IA	3349	150	2000	1199	148
CONTINENTAL WESTERN INSURANCE CO.	IA	120748	91991	1378	27379	4216
CORNHUSKER CASUALTY COMPANY	NE	75628	15657	1250	58721	2421
CREDIT GENERAL INSURANCE COMPANY	OH	11902	7812	2350	1740	913-
CRITERION INSURANCE COMPANY	DC	126153	80141	1500	44512	3055
CRUSADER INSURANCE COMPANY	NH	7336	2519	2400	2417	238
CUMIS INSURANCE SOCIETY, INC.	WI	140046	109647	5831	24568	1657
DAIRYLAND INSURANCE COMPANY	WI	346000	252105	1398	92496	11620
DEPENDABLE INSURANCE COMPANY INC	FL	48687	30720	2350	15417	1402
EAGLE STAR INSURANCE COMPANY OF AMERICA	NY	79461	55054	2665	21742	2969-
EARLY AMERICAN INSURANCE COMPANY	AL	40535	28585	2000	9951	5446-
ECONOMY FIRE & CASUALTY COMPANY	IL	329310	225558	1250	102502	23463
ECONOMY PREFERRED INSURANCE COMPANY	IL	3929	16	2000	1913	215
ELECTRIC INSURANCE COMPANY	MA	46663	23910	2500	22753	3654
EMC REINSURANCE COMPANY	IA	27284	17971	2500	6813	2960
EMCASCO INSURANCE COMPANY	IA	35820	27210	2500	6110	328-
EMMCO INSURANCE COMPANY	IN	41782	25882	1600	14300	1791
EMPIRE CASUALTY COMPANY	CO	9636	7926	940	1711	813-
EMPIRE FIRE & MARINE INSURANCE CO.	NE	96418	81891	2907	11620	11736-
EMPLOYERS CASUALTY COMPANY	TX	492934	340281	12600	140053	19791
EMPLOYERS FIRE INSURANCE COMPANY	MA	194200	153853	2500	37847	9626-
EMPLOYERS NATIONAL INSURANCE COMPANY	TX	9882	3809	1250	4823	745
EMPLOYERS REINSURANCE CORPORATION	MO	1565558	1136847	5000	423711	84850
ENNIA REINSURANCE COMPANY OF AMERICA	NY	59572	39407	2500	17665	912
ENTERPRISE INSURANCE COMPANY	CA	63682	43215	2400	18067	397-
EVANSTON REINSURANCE COMPANY	IL	13993	2297	3000	8296	763
EXCALIBUR INSURANCE COMPANY	MN	29175	26136	2500	539	3637-
EXCEL INSURANCE COMPANY	IN	8001	230	2350	5421	473
FARM & CITY INSURANCE COMPANY	IA	9703	3257	300	6146	856
FARMERS AND MERCHANTS INSURANCE COMPANY	OK	18155	7859	1000	9296	2
FARMINGTON CASUALTY COMPANY	CT	7718	333	2500	4805	322
FARMLAND INSURANCE COMPANY	IA	10386	7062	1100	2224	34-

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STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
FEDERAL INSURANCE COMPANY	NJ	1612219	1260313	13987	329919	6297-
FEDERAL KEMPER INSURANCE COMPANY	IL	128756	98497	3200	27060	4255
FEDERATED RURAL ELECTRIC INS. CORP.	WI	26336	19434	3297	3605	62
FIDELITY & GUARANTY INS. UNDERWRITERS	OH	41635	1956	2350	37328	6720
FIDELITY & GUARANTY INSURANCE CO.	IA	8291	58	2400	5833	557
FIDELITY AND CASUALTY CO OF NEW YORK	NH	434412	342768	10000	81644	9624
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	MD	268340	124679	5000	138661	14372
FINANCIAL GUARANTY INSURANCE COMPANY	NY	86300	12910	2500	70890	1337
FIRE & CASUALTY INS. CO. OF CONNECTICUT	CT	62137	55519	2500	4118	72-
FIREMAN'S FUND INS. CO. OF WISCONSIN	WI	8947	4458	2352	2137	61
FIREMAN'S FUND INSURANCE COMPANY	CA	4084010	3306920	3015	774075	99229
FIREMENS INS. CO. OF NEWARK, N.J.	NJ	1253921	996253	15000	242668	6427-
FIRST AMERICAN INSURANCE COMPANY	MO	13728	10467	800	2462	193
FIRST AMERICAN TITLE INS CO OF MID-AMERI	MO	19472	11419	1271	6783	1235
FIRST AMERICAN TITLE INS CO OF NEW YORK	NY	9678	4141	1000	4537	501
FIRST EXCESS AND REINSURANCE CORPORATION	MO	23114	11115	1600	10429	441
FIRST FINANCIAL INSURANCE COMPANY	IL	11134	6413	2000	2720	541
FIRST GENERAL INSURANCE COMPANY	GA	28093	3724	1997	22372	129-
FIRST NATIONAL INS. CO. OF AMERICA	WA	79911	43921	2500	33490	6535
FIRST OF GEORGIA INSURANCE COMPANY	GA	61118	38967	1800	20350	1488
FIRST REINSURANCE COMPANY OF HARTFORD	CT	8240	3065	1500	3675	405
FOREMOST GUARANTY CORPORATION	MI	40638	25595	3000	12042	1494-
FOREMOST INSURANCE COMPANY	MI	349860	258282	4800	86778	28930
FORUM INSURANCE COMPANY	RI	58339	32258	3000	23081	4070
GALAXY REINSURANCE COMPANY	NY	9220	3732	2500	2988	162
GAMMA REINSURANCE COMPANY	DE	38772	13740	8340	16693	1098
GEICO GENERAL INSURANCE COMPANY	IA	15911	538	2406	12967	580
GENERAL ACCIDENT INS. CO. OF AMERICA	PA	1476338	980032	4000	492306	61443
GENERAL CASUALTY CO. OF WISCONSIN	WI	175565	128143	1500	45922	23161
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	NC	112712	85120	2000	25592	4919
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	OH	80263	23015	2500	54748	2181-
GENERAL INSURANCE CO. OF AMERICA	WA	567152	392472	2500	174680	27776
GENERAL REINSURANCE CORPORATION	DE	3515013	2765305	11000	749708	83561
GENERAL SECURITY ASSURANCE CORP. OF NY	NY	29990	18088	2500	9402	410
GLENS FALLS INSURANCE COMPANY	DE	87769	74351	2400	11018	442
GLOBE INDEMNITY COMPANY	DE	592082	462195	3900	125987	2029
GOVERNMENT EMPLOYEES INS. CO.	DC	1443151	983345	26106	433700	115287
GRANITE STATE INSURANCE COMPANY	NH	7958	1161	2500	4358	497
GREAT AMERICAN INSURANCE COMPANY	OH	1582297	1152977	15441	413880	143921
GREAT CENTRAL INSURANCE COMPANY	IL	94283	49387	2350	42547	2670-

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
GREAT GLOBAL ASSURANCE COMPANY	AZ	10045	2413	1454	6179	90
GREAT NORTHERN INSURANCE COMPANY	MN	100634	81102	2500	17032	101-
GREAT WEST CASUALTY COMPANY	NE	73882	52494	2000	19388	17
GUARANTEE INSURANCE COMPANY	DE	55107	50062	2400	2645	8649-
GUARANTY NATIONAL INSURANCE COMPANY	CO	101060	77908	2000	21152	5381
GULF INSURANCE COMPANY	MO	232006	123133	5000	103873	2407
HANOVER INSURANCE COMPANY	NH	784631	535120	6832	242679	19004
HANSECO INSURANCE COMPANY	DE	668960	564843	4047	104116	2930
HARCO NATIONAL INSURANCE COMPANY	NY	31672	16585	2400	12687	1789
HARTFORD ACCIDENT & INDEMNITY CO.	CT	2981586	2071894	40000	869692	151702
HARTFORD CASUALTY INSURANCE CO.	NJ	366480	286030	3000	77450	14232
HARTFORD FIRE INSURANCE COMPANY	CT	3524887	2146240	60076	1318572	194090
HARTFORD STEAM BOILER INSP. & INS. CO.	CT	323321	141886	18000	163435	23768
HAWKEYE SECURITY INSURANCE COMPANY	IA	80515	60282	1367	18866	1756-
HERITAGE INDEMNITY COMPANY	CA	5870	3523	1250	1096	228-
HIGHLANDS INSURANCE COMPANY	TX	544852	349339	4000	191512	34304
HOME AND AUTOMOBILE INSURANCE COMPANY	IL	34790	21139	2415	11236	628
HOME INDEMNITY COMPANY	NH	442553	355199	2500	84854	19299
HOME INSURANCE COMPANY	NH	3440260	2743802	2400	694066	72986
HOME INSURANCE COMPANY OF INDIANA	IN	44272	32070	2000	10202	1349
HOME REINSURANCE COMPANY	NH	50887	19160	2400	29326	500
HORACE MANN INSURANCE COMPANY	FL	208762	150287	3582	54893	12912
HOUSTON GENERAL INSURANCE COMPANY	TX	72972	50971	6500	15501	1449-
IGF INSURANCE COMPANY	IA	10252	5922	1789	2541	857
ILLINOIS NATIONAL INSURANCE COMPANY	IL	13595	6	1500	12089	1855
IMPERIAL CASUALTY & INDEMNITY CO.	NE	119046	74810	1550	42686	7462
INA REINSURANCE COMPANY	DE	741492	599099	8500	133893	7342
INDEMNITY INS. CO. OF NORTH AMERICA	NY	153246	123114	2950	27181	1970
INDUSTRIAL INDEMNITY COMPANY	CA	727806	653462	2350	71994	17849-
INLAND INSURANCE COMPANY	NE	16681	2825	1250	12606	613
INSURANCE COMPANY OF EVANSTON	IL	8527	309	3000	5218	583
INSURANCE COMPANY OF NORTH AMERICA	PA	3440872	2801659	56786	582427	38618
INSURANCE COMPANY OF THE STATE OF PA	PA	304138	250675	2350	51113	6688
INSURANCE CORPORATION OF AMERICA	TX	40253	39564	2000	6689	334
INTEGON INDEMNITY CORPORATION	NC	28884	22029	2350	4504	16-
INTEGRITY INSURANCE COMPANY	NJ	77450	52076	3000	22374	61
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	IL	56438	39997	3500	12940	470
INTERNATIONAL INSURANCE COMPANY	IL	200510	179755	2350	18404	511
INTERNATIONAL SERVICE INSURANCE CO.	TX	53560	42801	2019	8740	2983-
INTERSTATE INDEMNITY COMPANY	IL	21135	11992	2500	6643	934

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
INVESTORS MORTGAGE INSURANCE COMPANY	IL	128888	113419	2000	13470	1584
IOWA KEMPER INSURANCE COMPANY	IA	53786	37570	2000	14216	2761
ITT LYNDON PROPERTY INSURANCE COMPANY	MO	60740	44038	2000	14203	5218
J.C. PENNEY CASUALTY INSURANCE CO.	OH	320502	139352	2539	178611	1502-
JEFFERSON INSURANCE CO. OF NEW YORK	NY	57035	39834	3750	13451	803
JOHN DEERE INSURANCE COMPANY	IL	170749	109353	2350	59047	7047
KANSAS CITY FIRE & MARINE INS. CO.	MO	46179	36810	2400	6970	869-
KEMPER REINSURANCE COMPANY	IL	514633	388881	3350	122402	21341
KENTUCKY CENTRAL INSURANCE COMPANY	KY	11000	7735	1250	2016	58
LANDMARK INSURANCE COMPANY	CA	18393	6588	2200	9605	1631
LAWYERS TITLE INSURANCE CORPORATION	VA	136355	85737	5312	45306	8737
LEADER NATIONAL INSURANCE COMPANY	OH	51974	31822	1250	18902	43-
LEGION CASUALTY COMPANY	OK	6212	2215	2350	1647	173
LEGION INSURANCE COMPANY	PA	8193	3916	2600	1678	305
LIBERTY INSURANCE CORPORATION	MA	10283	590	2500	7193	693
LIBERTY MORTGAGE INSURANCE CORPORATION	WI	13187	2195	1250	9741	1292
LINCOLN NATIONAL HEALTH & CAS INS CO	IN	23389	14586	2350	6452	1686
LINCOLN NATIONAL REINSURANCE COMPANY	IN	50447	24937	2350	23160	1447-
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	112449	77846	2400	32203	1873
MARYLAND CASUALTY COMPANY	MD	2062304	1458869	3336	600099	41369
MASSACHUSETTS BAY INSURANCE COMPANY	MA	7340	95	2500	4745	472
MASSACHUSETTS CASUALTY INSURANCE CO.	MA	66489	52850	1200	12439	1503
MEAD REINSURANCE CORPORATION	IL	57362	31686	2500	23176	2293
MEDICAL DEFENSE INSURANCE COMPANY	MO	1857	210	805	842	19
MEDICAL PROTECTIVE COMPANY	IN	551772	411462	1200	139110	33805
MERCANTILE & GEN REINS CO. OF AM.	NY	70038	42866	4000	23172	592
MERITPLAN INSURANCE COMPANY	CA	9669	1598	2350	5721	609
METROPOLITAN CASUALTY INSURANCE COMPANY	DE	10138	2313	2350	5475	371
METROPOLITAN GENERAL INSURANCE COMPANY	DE	5125	680	2350	2095	185
METROPOLITAN PROPERTY & LIABILITY INS CO	DE	1317529	1134948	3000	179581	19694-
METROPOLITAN REINSURANCE COMPANY	DE	153363	106954	2500	43909	3330-
MGIC INDEMNITY CORPORATION	WI	159411	96794	2000	60617	16077
MIC GENERAL INSURANCE CORPORATION	IN	24341	15252	2500	6589	418-
MIC PROPERTY AND CASUALTY INSURANCE CORP	MI	60393	43056	2500	14837	5659
MID-AMERICA PREFERRED INSURANCE CO.	MO	31184	19038	2760	9386	3334-
MID-CENTURY INSURANCE COMPANY	CA	28703	3722	2000	22981	1264
MID-CONTINENT CASUALTY COMPANY	OK	149503	118686	2006	28811	5457-
MIDLAND INSURANCE COMPANY	NY	173583	115511	2500	55572	2203
MIDWESTERN INSURANCE COMPANY	OK	7309	4483	825	2002	50-
MILLERS GENERAL INSURANCE COMPANY	MO	3742	377	1250	2115	163

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MILLERS NATIONAL INSURANCE COMPANY	IL	25153	15996	1250	7907	1104-
MINNEHOMA INSURANCE COMPANY	AZ	41054	25060	2500	13494	891
MISSION INSURANCE COMPANY	CA	596081	362748	2400	230934	15016-
MISSION NATIONAL INSURANCE COMPANY	CA	259576	154937	2500	102139	4330-
MISSION REINSURANCE CORPORATION	MO	64888	31746	3000	30142	326-
MODERN SERVICE INSURANCE COMPANY	MN	12531	6091	1250	5190	548
MONARCH INSURANCE COMPANY OF OHIO	OH	68487	49394	3002	16091	1932-
MONY REINSURANCE CORPORATION	DE	134743	83040	2350	49353	4013
MORTGAGE GUARANTY INSURANCE CORP.	WI	963006	769352	1795	191859	35968
MOTOR CLUB OF AMERICA INSURANCE CO.	NJ	68457	50968	2425	17489	6645
MOTOR VEHICLE CASUALTY COMPANY	IL	25925	14822	2400	8715	530
MOTORS INSURANCE CORPORATION	NY	1271941	867367	1000	403573	84340
MUNICH AMERICAN REINSURANCE COMPANY	NY	335771	295771	7000	53000	2550
NATIONAL AMERICAN INS. CO. OF CALIFORNIA	CA	26143	21682	1000	3461	3442-
NATIONAL AMERICAN INSURANCE CO OF NY	NY	61586	41784	2400	17401	1206-
NATIONAL AMERICAN INSURANCE COMPANY	NE	54580	37384	2400	14797	4340-
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	NY	4065	2625	975	465	36
NATIONAL BONDING & ACCIDENT INS. CO.	NY	5382	2735	1000	1647	172-
NATIONAL CASUALTY COMPANY	MI	135593	93682	2500	39411	3892-
NATIONAL FARMERS UNION PROP. & CAS. CO.	UT	131197	102883	2500	28164	1910
NATIONAL FARMERS UNION STANDARD INS. CO.	CO	8260	2602	1250	4408	152
NATIONAL FIRE INS. CO. OF HARTFORD	CT	817506	728874	5000	83632	20144-
NATIONAL GENERAL INSURANCE COMPANY	MO	50034	35818	3000	11216	3603
NATIONAL INDEMNITY COMPANY	NE	808061	157195	5500	645365	56158
NATIONAL INVESTORS FIRE & CAS INS CO	IN	6914	2645	2350	1919	353-
NATIONAL PROPERTY OWNERS INSURANCE CO	TN	12049	7128	1250	3671	1311-
NATIONAL REINSURANCE CORPORATION	DE	305747	231447	5000	69300	6740
NATIONAL SURETY CORPORATION	IL	398070	313370	2350	82350	10226-
NATIONAL UN. FIRE INS. CO. OF PITTS.,PA	PA	1235360	1058585	4479	176776	18379
NATIONWIDE GENERAL INSURANCE COMPANY	OH	20980	14904	2500	3576	35-
NEW ENGLAND INSURANCE COMPANY	MA	250150	213261	3000	33889	3556-
NEW HAMPSHIRE INSURANCE COMPANY	NH	1042027	790140	5325	251886	22012
NEW YORK UNDERWRITERS INS. CO.	NY	262765	190423	3000	69342	12140
NEWARK INSURANCE COMPANY	NJ	141342	115556	2500	23285	361
NIAGARA FIRE INSURANCE COMPANY	DE	91368	74255	10000	7113	860
NORTH AMERICAN CO. FOR PROP & CAS INS.	NY	71111	41624	4000	25487	432
NORTH AMERICAN REINSURANCE CORP.	NY	961256	809022	6000	146234	30228
NORTH RIVER INSURANCE COMPANY	NJ	746727	648305	2350	96072	16089
NORTH STAR REINSURANCE CORPORATION	DE	228855	163908	3000	61947	3599
NORTHBROOK INDEMNITY COMPANY	IL	9431	3572	2500	3359	694

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
NORTHBROOK NATIONAL INSURANCE COMPANY	IL	11941	5215	2500	4226	630
NORTHBROOK PROPERTY & CASUALTY INS. CO.	IL	114613	67074	3000	44539	2856
NORTHEASTERN INSURANCE CO. OF HARTFORD	CT	130919	91373	3000	39546	8943-
NORTHERN ASSURANCE COMPANY OF AMERICA	VT	490914	384632	2500	5782	22064-
NORTHERN INSURANCE CO. OF NEW YORK	NY	30175	366	9763	20047	2018
NORTHLAND CASUALTY COMPANY	CA	8919	3285	2500	3134	190
NORTHLAND INSURANCE COMPANY	MN	51128	20473	2500	28155	293
NORTHWESTERN NATIONAL CASUALTY CO.	WI	5289	49	2350	2889	255
NORTHWESTERN NATIONAL INSURANCE CO.	WI	366121	290268	9010	66843	9921
NORTHWESTERN PACIFIC INDEMNITY CO.	OR	11471	0	1000	10471	682
NWNL GENERAL INSURANCE COMPANY	MN	5399	1878	2000	1522	257-
NWNL REINSURANCE COMPANY	MN	44577	25812	2500	16265	2095-
OCCIDENTAL F & C CO. OF N. CAROLINA	NC	41193	27054	2000	12138	1522-
OHIO CASUALTY INSURANCE COMPANY	OH	879094	452779	2951	423365	813
OHIO FARMERS INSURANCE COMPANY	OH	292020	151532	0	140489	2382-
OHIO REINSURANCE CORPORATION	OH	29701	20687	2500	6514	465-
OHIO SECURITY INSURANCE COMPANY	OH	16422	4220	1400	10802	533
OKLAHOMA SURETY COMPANY	OK	6182	3009	1000	2173	422
OLD RELIABLE CASUALTY COMPANY	MO	4253	980	1000	2272	478-
OLD REPUBLIC INSURANCE COMPANY	PA	594656	413826	2430	178400	32887
OMAHA INDEMNITY COMPANY	WI	44418	26154	2250	16013	1390-
OMAHA PROPERTY AND CASUALTY INS. CO.	DE	6409	0	2500	3909	592
ORMOND REINSURANCE COMPANY	FL	22742	17403	2350	2989	795-
PACIFIC EMPLOYERS INSURANCE CO.	CA	320985	257012	2357	61616	6635-
PACIFIC INDEMNITY COMPANY	CA	401718	327967	5535	68216	3847-
PACIFIC MARINE INSURANCE COMPANY	WA	35822	26925	2350	6547	485
PAXTON NATIONAL INSURANCE COMPANY	PA	18264	13851	2350	2063	1565-
PEERLESS INSURANCE COMPANY	NH	225641	171086	8849	45706	5823
PENNSYLVANIA CASUALTY COMPANY	PA	92282	72975	1600	17707	107-
PENNSYLVANIA GENERAL INSURANCE CO.	PA	220319	105567	2400	112352	15095
PETROLEUM CASUALTY COMPANY	TX	44255	32589	1250	10416	7163
PHILADELPHIA REINSURANCE CORPORATION	PA	82456	57204	3000	22252	1579
PHOENIX ASSURANCE COMPANY OF NEW YORK	NH	251732	181033	5000	65700	273-
PHOENIX GENERAL INSURANCE COMPANY	CT	29646	9613	2404	17983	1979-
PHOENIX INSURANCE COMPANY	CT	1130831	841826	10000	279005	18744
PLANET INSURANCE COMPANY	WI	59725	54333	2350	3042	1191
PMI INSURANCE COMPANY	CA	42885	26900	2350	13635	13568-
PMI MORTGAGE INSURANCE COMPANY	AZ	175507	131182	2000	42326	2719-
POTOMAC INSURANCE COMPANY OF ILLINOIS	IL	26100	11909	3000	11191	1889
PRAIRIE STATES INSURANCE COMPANY	TX	1246	40	500	705	180

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
PROGRESSIVE CASUALTY INSURANCE CO.	OH	293606	199435	2500	91671	15546
PROGRESSIVE SPECIALTY INSURANCE COMPANY	OH	35928	24656	2500	8772	2055
PROTECTIVE INSURANCE COMPANY	IN	92056	69049	2550	20457	4843-
PROTECTIVE NAT'L INS. CO. OF OMAHA	NE	28202	11982	2050	14171	2527
PROVIDENCE-WASHINGTON INSURANCE CO.	RI	195217	130083	5021	60112	8989
PROVIDENT GENERAL INSURANCE COMPANY	TN	97208	81947	2500	12761	302
PROVIDERS INSURANCE COMPANY	MO	5062	2732	800	1530	767-
PRUDENTIAL COMMERCIAL INSURANCE COMPANY	DE	8812	1289	3500	4023	537
PRUDENTIAL GENERAL INSURANCE COMPANY	DE	13840	6374	3500	3966	1151
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	NJ	1705177	1282630	4000	418546	96320
PRUDENTIAL REINSURANCE COMPANY	DE	1509803	1310682	2500	196622	7734
PURITAN INSURANCE COMPANY	CT	173674	96868	2500	74306	4645
QUEEN CITY INDEMNITY COMPANY	OH	24204	14947	2500	6757	1682
RAMSEY INSURANCE COMPANY	MN	8145	92	2350	5703	729
RANGER INSURANCE COMPANY	DE	220294	163604	2500	54190	1223
REGENT INSURANCE COMPANY	WI	63967	38646	1150	24171	4643
REINSURANCE CORP OF NEW YORK	NY	112830	80465	2000	30365	603
RELIANCE INSURANCE COMPANY	PA	1740836	1306088	30005	404743	57909
REPUBLIC INSURANCE COMPANY	DE	532672	393669	5000	134004	50370
REPUBLIC WESTERN INSURANCE COMPANY	AZ	137425	92616	2350	42458	10137
RLI INSURANCE COMPANY	IL	34323	22085	2000	10238	1792
ROCHDALE INSURANCE COMPANY	NY	48083	41700	2350	4033	2278-
ROCKWOOD INSURANCE COMPANY	PA	155697	111164	2294	42241	11133
ROYAL INDEMNITY COMPANY	DE	394278	308285	2500	83493	47-
ROYAL INSURANCE COMPANY OF AMERICA	IL	903968	712796	9300	181873	211
SAFECO INSURANCE CO. OF AMERICA	WA	806894	572760	2500	231634	32451
SAFECO TITLE INSURANCE COMPANY OF OREGON	OR	4040	1905	300	1835	132
SAFEGUARD INSURANCE COMPANY	CT	234021	192577	2500	38943	1034
SAN FRANCISCO REINSURANCE COMPANY	CA	75979	58807	3922	13251	8099-
SCOR REINSURANCE COMPANY	TX	131511	107317	2500	21694	2959
SEABOARD SURETY COMPANY	NY	98794	47313	2500	48981	5770
SECURITY INSURANCE CO. OF HARTFORD	CT	251197	176950	14092	60155	6801
SECURITY NATIONAL INSURANCE CO.	TX	6556	1-	1250	5306	300
SELECT INSURANCE COMPANY	TX	79854	57641	2500	19713	786
SENTRY INDEMNITY CO	WI	48536	37108	4500	6928	974
SHELTER GENERAL INSURANCE COMPANY	MO	50826	25226	1250	24350	1082-
SIGNET REINSURANCE COMPANY	NE	37521	26316	2500	8705	1187
SKANDIA AMERICA REINSURANCE CORPORATION	DE	449630	353569	2500	93562	9746
SOUTH CAROLINA INSURANCE COMPANY	SC	409456	161259	2599	245598	356
SOUTHERN INSURANCE COMPANY	TX	19393	14838	1250	3555	208

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
ST. PAUL FIRE & MARINE INSURANCE CO.	MN	4008800	3287195	20000	701605	50839
ST. PAUL GUARDIAN INSURANCE CO.	MN	11142	341	2000	8801	31
ST. PAUL MERCURY INSURANCE COMPANY	MN	21228	244	2350	18634	796
STANDARD FIRE INSURANCE COMPANY	CT	409871	336225	2400	71246	4677
STANDARD GUARANTY INSURANCE COMPANY	GA	43427	24388	2350	16688	3825
STATE FARM FIRE & CASUALTY COMPANY	IL	4601252	2932431	2500	1666321	177657
STATE FARM GENERAL INSURANCE CO.	IL	34552	23828	2350	8374	2068
STATE SURETY COMPANY	IA	3546	68	1000	2479	181
STATESMAN INSURANCE COMPANY	IN	19420	13713	2350	3357	8-
STEWART TITLE GUARANTY COMPANY	TX	47099	30452	3480	13167	3646
STONEWALL INSURANCE COMPANY	AL	134925	82349	2000	50577	6852
SURETY INSURANCE COMPANY OF CALIFORNIA	CA	3236	1816	500	920	81-
TEXAS GENERAL INDEMNITY COMPANY	CO	8480	333	1500	6647	622
TICOR INDEMNITY COMPANY	GA	6285	1262	2500	4773	95-
TICOR MORTGAGE INSURANCE COMPANY	CA	187022	110134	2000	74888	14415
TICOR TITLE INSURANCE COMPANY	CA	143127	78946	30000	34181	30722
TITLE INSURANCE COMPANY OF MINNESOTA	MN	60238	44886	1526	13825	1590
TOA-REINSURANCE COMPANY OF AMERICA	DE	16997	2692	4000	10305	688
TOWER INSURANCE COMPANY, INC.	WI	34387	25977	2000	6410	179-
TRANS PACIFIC INSURANCE COMPANY	NY	6714	1224	2500	2990	368
TRANSAMERICA INDEMNITY COMPANY	CA	14242	262	2350	11630	265
TRANSAMERICA INSURANCE COMPANY	CA	1065575	817532	2350	245693	30868
TRANSAMERICA INSURANCE COMPANY OF MI	MI	186909	67090	6500	113319	4205
TRANSAMERICA INSURANCE CORP. OF AMERICA	MI	135104	61467	1100	72537	6954
TRANSAMERICA PREMIER INSURANCE COMPANY	CA	90995	45936	2350	42710	7941
TRANSCONTINENTAL INSURANCE COMPANY	NY	81462	128858	3000	18555	3589-
TRANSIT CASUALTY COMPANY	MO	155133	111433	2500	41200	6445
TRANSPORT INDEMNITY COMPANY	CA	117480	91040	2716	26440	561-
TRANSPORT INSURANCE COMPANY	IA	205306	141546	2350	61410	28219
TRANSPORTATION INSURANCE COMPANY	IL	65970	44457	3000	18513	4312
TRAVELERS INDEMNITY CO. OF ILLINOIS	IL	58738	46596	3000	9142	938
TRAVELERS INDEMNITY CO. OF R.I.	RI	612886	476685	3000	133201	31040
TRAVELERS INDEMNITY COMPANY	CT	4917359	3840518	10000	1066841	78181
TRAVELERS INDEMNITY COMPANY OF AMERICA	GA	174088	141848	3200	29040	1024
TRAVELERS INSURANCE CO.-CAS. DEPT.	CT	20741507	19982360	100000	659146	941
TRI-STATE INSURANCE COMPANY	OK	57953	34202	1500	22251	954
TRINITY UNIVERSAL INSURANCE CO.	TX	733576	177305	3250	553021	13162
TWIN CITY FIRE INSURANCE COMPANY	MN	110519	71379	3000	36140	4473
U.S. FIDELITY & GUARANTY COMPANY	MD	4276503	3490080	70579	707843	239138
U.S. FIRE INSURANCE COMPANY	NY	1553210	1369564	5527	178120	15241-

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
ULICO CASUALTY COMPANY	DE	8436	1881	2000	4555	731
UNDERWRITERS INSURANCE COMPANY	WI	29942	20108	1500	8333	1255
UNIGARD INSURANCE COMPANY	WA	22370	15732	2350	4296	2142-
UNION INSURANCE COMPANY	NE	55961	35956	1555	18450	964
UNION STANDARD INSURANCE COMPANY	TX	43653	38224	2500	2929	1178-
UNIONE ITALIANA REINSUR CO OF AMER, INC	NY	29393	9653	13000	7000	660-
UNITED EQUITABLE INSURANCE COMPANY	IL	50536	39726	2769	8041	976
UNITED FIRE & CASUALTY COMPANY	IA	96870	64688	5810	26372	3136
UNITED FIRE INSURANCE COMPANY	IL	4956	2504	1206	1246	719-
UNITED GUARANTY RESIDENTIAL INS CO OF IA	IA	210499	175583	5997	28919	6148
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	28489	13025	2000	13464	1591
UNITED PACIFIC INSURANCE COMPANY	WA	215056	170033	5191	39833	7516
UNITED REINSURANCE CORP OF NEW YORK	NY	19079	5818	2500	10761	369
UNITED SECURITY INSURANCE COMPANY	NJ	40585	29301	1600	9684	592-
UNIVERSAL REINSURANCE CORPORATION	NJ	339126	299215	2500	37411	19139-
UNIVERSAL SURETY COMPANY	NE	12512	4769	1454	6290	170
UNIVERSAL TITLE INSURANCE COMPANY	MN	3128	858	1000	1270	155
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	MO	301621	163859	6649	131113	2421
USAA CASUALTY INSURANCE COMPANY	TX	294585	194655	2500	97430	20874
VALIANT INSURANCE COMPANY	IA	12042	134	5000	6908	405
VALLEY FORGE INSURANCE COMPANY	PA	155443	130916	2350	22177	5292
VANGUARD INSURANCE COMPANY	TX	14833	1037	2000	11796	983
VEREX ASSURANCE, INC.	WI	281586	232113	3425	46049	2475-
VEREX INDEMNITY CORPORATION	WI	19199	11196	2000	6003	2250-
VIGILANT INSURANCE COMPANY	NY	264039	210866	2400	50773	4214
VIRGINIA SURETY COMPANY, INC.	IL	83900	71955	3300	8645	1109
WAUSAU UNDERWRITERS INSURANCE COMPANY	WI	96123	80238	2400	13485	1640-
WEST AMERICAN INSURANCE COMPANY	CA	855155	523588	2400	329167	42639
WESTCHESTER FIRE INSURANCE COMPANY	NY	780813	654765	2350	123698	8233
WESTERN EMPLOYERS INSURANCE COMPANY	CA	183547	145648	2500	35399	593
WESTERN SURETY COMPANY	SD	59618	35876	4000	19743	3794
WESTFIELD INSURANCE COMPANY	OH	181847	118801	2350	60697	3333
WILSHIRE INSURANCE COMPANY	CA	20365	12432	2000	7933	15-
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	WI	23833	18855	2400	2578	404-
YASUDA FIRE & MARINE INS CO OF AMERICA	NY	50659	26821	15000	8837	346
YOSEMITE INSURANCE COMPANY	CA	44681	24789	2100	17793	2341
YUKON INDEMNITY COMPANY	OK	2991	1291	600	1100	130
ZURICH REINSURANCE COMPANY OF NEW YORK	NY	17600	6981	2583	8036	394
TOTALS		178319289	136447008	1950721	39914242	3920246

TABLE 10

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER COUNTRIES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
GENERAL INSURANCE CO OF TRIESTE & VENICE	NY	54986	36703	500	17783	794-
GERLING GLOBAL REINSURANCE CORP.	NY	124958	87888	500	36570	3195
LONDON ASSURANCE	NY	131402	80749	1263	49390	2592
MUNICH REINSURANCE COMPANY	NY	225226	164953	500	59772	4048
NICHIDO FIRE & MARINE INSURANCE CO LTD	NY	22753	13658	2700	6395	95-
SEA INSURANCE COMPANY LTD	NY	89570	60575	1763	27232	1422
SUN INSURANCE OFFICE, LTD.	NY	131965	88986	1722	41257	1325
SWISS REINSURANCE COMPANY	NY	768985	590695	500	177789	30547
TOKIO MARINE & FIRE INSURANCE CO LTD	NY	138023	81513	2000	54510	2411
ZURICH INSURANCE COMPANY	IL	966507	791326	600	174581	1030
TOTALS		2654374	1997047	12048	645279	45681

TABLE 11
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
AID INSURANCE COMPANY - MUTUAL	IA	265134	150116	115018	5979-
ALLENDALE MUTUAL INSURANCE COMPANY	RI	698491	428756	269735	74-
AMERICAN FAMILY MUTUAL INSURANCE CO.	WI	1055151	679461	375690	40443
AMERICAN HARDWARE MUTUAL INS. CO.	MN	202861	144111	58749	3305
AMERICAN MANUFACTURERS MUT. INS. CO.	IL	216202	113923	102279	9295
AMERICAN MUTUAL INS. CO. OF BOSTON	MA	120399	100712	19687	3438-
AMERICAN MUTUAL LIABILITY INSURANCE CO.	MA	490049	409005	81043	13451-
AMERICAN MUTUAL REINSURANCE COMPANY	IL	57006	47452	9554	1550-
AMICA MUTUAL INSURANCE COMPANY	RI	588190	377613	210576	1679
ARKWRIGHT-BOSTON MANUF. MUT. INS. CO	MA	772376	357145	415231	3942
ATLANTIC MUTUAL INSURANCE COMPANY	NY	492701	370121	122580	3915-
ATLAS MUTUAL INSURANCE COMPANY	MO	10413	5555	4858	285
AUTO-OWNERS INSURANCE CO. - MUTUAL	MI	970884	648037	322847	11425-
BROTHERHOOD MUTUAL INSURANCE COMPANY	IN	16330	10710	5620	1141
CELINA MUTUAL INSURANCE COMPANY	OH	48823	36264	12559	92
CENTRAL MUTUAL INSURANCE COMPANY	OH	227517	173969	53549	4820-
CHURCH MUTUAL INSURANCE COMPANY	WI	65620	37528	28092	2185
DRUGGISTS MUTUAL INSURANCE COMPANY	IA	11974	6775	5199	438
ELECTRIC MUTUAL LIABILITY INS. CO.	MA	491886	395083	96803	22138
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	WI	2493560	1983034	510526	22942
EMPLOYERS MUTUAL CASUALTY COMPANY	IA	391150	277878	113272	1867-
EQUITY MUTUAL INSURANCE COMPANY	MO	30890	22563	8327	299-
FARMERS CASUALTY COMPANY - MUTUAL	IA	12476	7370	5106	252-
FARMERS MUTUAL HAIL INS. CO. OF IOWA	IA	86728	29553	57175	7080
FARMERS MUTUAL INSURANCE CO OF NEBRASKA	NE	78539	28814	49725	6909
FARMLAND MUTUAL INSURANCE COMPANY	IA	72481	48249	24232	748
FEDERATED MUTUAL INSURANCE COMPANY	MN	509564	312847	196717	9421-
FLORISTS MUTUAL INSURANCE COMPANY	IL	36445	16814	19631	344
GOODVILLE MUTUAL CASUALTY COMPANY	PA	8657	6114	2543	88
GRAIN DEALERS MUTUAL INS. CO.	IN	75277	46601	28676	1428
GREATER NEW YORK MUTUAL INS. CO.	NY	198913	132221	66692	7166
HARLEYSVILLE MUTUAL INSURANCE CO.	PA	496605	367604	129001	10376
HERITAGE MUTUAL INSURANCE COMPANY	WI	114469	87921	26548	846-
IDEAL MUTUAL INSURANCE COMPANY	NY	160887	148906	10367	2628-
INDIANA LUMBERMENS MUTUAL INS. CO.	IN	66492	54591	11902	5560-
INDUSTRIES MUTUAL INSURANCE COMPANY	NE	3454	128	3326	209
IOWA MUTUAL INSURANCE COMPANY	IA	45849	31529	14320	1016
IOWA NATIONAL MUTUAL INSURANCE CO.	IA	195983	141743	54240	3425-
JEWELERS MUTUAL INSURANCE COMPANY	WI	11067	6586	4481	1185
LIBERTY MUTUAL FIRE INSURANCE CO.	MA	787296	627533	159763	18344
LIBERTY MUTUAL INSURANCE COMPANY	MA	6972150	5678963	1293187	150266

TABLE 11
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
LITITZ MUTUAL INSURANCE COMPANY	PA	32332	10624	21708	1150
LUMBERMENS MUTUAL CASUALTY COMPANY	IL	2296891	1316706	980185	101501
LUMBERMENS MUTUAL INSURANCE COMPANY	OH	101412	78933	22479	3171-
MERCHANTS MUTUAL BONDING COMPANY	IA	7276	3635	3641	266
MICHIGAN MILLERS MUTUAL INS. CO.	MI	109832	59812	50020	2436
MICHIGAN MUTUAL INSURANCE COMPANY	MI	666752	519118	147635	914
MIDWEST MUTUAL INSURANCE COMPANY	IA	26766	17025	9741	303-
MILLERS MUTUAL FIRE INS CO OF TEXAS	TX	62056	22412	39644	1664
MILLERS MUTUAL INS. ASSN. OF ILLINOIS	IL	87619	48145	39475	993
MILLERS MUTUAL INSURANCE COMPANY	PA	19958	5472	14485	501
MOTORISTS MUTUAL INSURANCE COMPANY	OH	266016	200129	65887	1402-
MUTUAL PROTECTIVE INSURANCE COMPANY	NE	36053	24428	11624	664
MUTUAL SERVICE CASUALTY INSURANCE CO	MN	169289	124448	44841	4497-
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	23398	14769	8629	481
NATIONWIDE MUTUAL FIRE INSURANCE CO.	OH	611385	395410	215975	20061
NATIONWIDE MUTUAL INSURANCE COMPANY	OH	3797428	2479584	1317844	87995
OKLAHOMA FARM BUREAU MUT'L INS. CO.	OK	51363	36239	15124	2934-
PENN. NATIONAL MUTUAL CASUALTY INS. CO.	PA	397830	298383	99448	7307-
PENNSYLVANIA MILLERS MUTUAL INS. CO.	PA	51704	24827	26877	1355
PHILADELPHIA MANUF. MUT'L INS. CO.	PA	119897	99537	20359	8495-
PHYSICIANS MUTUAL INSURANCE CO.	NE	196960	129956	67004	2004
PREFERRED RISK MUTUAL INSURANCE CO.	IA	192498	116942	75556	6174
PROFESSIONAL MUTUAL INSURANCE CO.	MO	48486	41337	7149	1120
PROTECTION MUTUAL INSURANCE COMPANY	IL	455824	294491	161333	6930
REPUBLIC MUTUAL INSURANCE COMPANY	OH	16117	12274	3843	1021-
SENTRY INSURANCE A MUTUAL COMPANY	WI	880554	630397	250157	40989
SHELBY MUTUAL INSURANCE COMPANY	OH	202816	154300	48516	1154-
SHELTER MUTUAL INSURANCE COMPANY	MO	376433	228528	147905	22589-
STATE AUTO MUTUAL INSURANCE CO.	OH	340267	192925	147342	4234
STATE FARM MUTUAL AUTOMOBILE INS. CO.	IL	15375652	7185121	8190531	691221
UNIGARD MUTUAL INSURANCE COMPANY	WA	415736	361027	54710	33843-
UNION MUTUAL INS. CO. OF PROVIDENCE	RI	11454	8488	2966	152-
UTICA MUTUAL INSURANCE COMPANY	NY	635714	523394	112320	6794
TOTALS		47734707	30208711	17524382	1136669

TABLE 12
RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
AUTOMOBILE CLUB INTER-INS. EXCH.	MO	42781	20509	22272	1126
CANNERS EXC SUBS AT WARNER INTER-INS	IL	12958	5251	7706	625
CASUALTY RECIPROCAL EXCH,SUBSC AT	MO	94903	71192	23711	482-
FARMERS INSURANCE EXCHANGE	CA	3270693	2479195	791497	24952-
FIRE INSURANCE EXCHANGE	CA	540027	420065	119962	12073-
HEART OF AMERICA F & C UNDERWRTS.	MO	2642	135	2506	76
LUMBERMENS UNDERWRITING ALLIANCE	MO	119313	65253	54060	5878-
LUTHERAN BENEVOLENT INS. EXCHANGE	MO	4933	1853	3080	19-
NATIONAL INSURANCE UNDERWRITERS	MO	11836	9053	2783	78
PRAIRIE STATE FARMERS INS. ASSOC.	IL	6300	3037	3262	123-
RECIPROCAL EXCHANGE SUBSC. AT	MO	37929	26997	10932	367-
STATE AUTOMOBILE & CASUALTY UNDWRTS.	IA	19463	16933	2531	908-
TRUCK INSURANCE EXCHANGE	CA	762410	617325	145084	14600-
UNION AUTOMOBILE INDEMNITY ASSOC.	IL	21079	6608	14471	503
UNITED SERVICES AUTOMOBILE ASSOC.	TX	2349948	1178440	1170508	187100
WARNER RECIPROCAL INSURERS	IL	5370	1518	3853	1055
TOTALS		7301584	4923365	2378219	131162

TABLE 13
KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS   ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

		DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PREM WRIT TO LOSS PAID	PREM EARN TO LOSS INCR	DIVIDENDS PAID
1.1	FIRE	28947	32007	14703	13835	50.8	43.2	281
1.2	CREDIT FIRE	26	25	2	2	7.9	8.2	0
2.	EXTENDED COVERAGE	22369	23429	6749	6740	30.2	28.8	40
3.	OTHER ALLIED LINES	4809	4822	1716	1412	35.7	29.3	97
4.	HOMEOWNERS MULTIPLE PERIL	156878	152158	81196	85624	51.8	56.3	323
5.	COMMERCIAL MULTIPLE PERIL	81570	79946	40559	41932	49.7	52.5	249
6.	EARTHQUAKE	202	144	0	4	.0	3.2	0
7.1	GROWING CROPS --CROP-HAIL	27515	27569	10455	10473	38.0	38.0	920
7.2	ADDITIONAL PERILS ON GROWING CROPS	5037	4950	6324	6561	125.5	132.5	25
8.	OCEAN MARINE	982	992	392	363	39.9	36.7	1
9.	INLAND MARINE	36213	36419	16320	15845	45.1	43.5	54
10.	FARMOWNERS	32588	32077	17627	17814	54.1	55.5	5
11.	MEDICAL MALPRACTICE	11410	10885	9105	11170	79.8	102.6	3
12.	LIVESTOCK MORTALITY	777	586	918	1847	118.2	315.3	0
13.	CARGO LIABILITY	181	175	118	98	65.4	56.2	0
14.	GROUP ACCIDENT AND HEALTH	21106	20595	17287	19206	81 9	93.3	0
15.1	CREDIT A & H -GROUP & INDIVIDUAL-	722	744	464	778	64.2	104.6	0
15.2	COLLECTIVELY RENEWABLE A & H	361	330	361	372	100.1	112.8	0
15.3	NON-CANCELLABLE A & H	67	67	20	20	30.3	30.5	0
15.4	GUARANTEED RENEWABLE A & H	4455	4387	2656	2806	59.6	64.0	0
15.5	NON-RENEWABLE FOR STATED REASONS ONLY	9195	8670	5193	5793	56.5	66.8	0
15.6	OTHER ACCIDENT ONLY	785	614	115	145	14.7	23.7	0
15.7	ALL OTHER A & H	6164	5660	3890	4267	63.1	75.4	0
16.	WORKMENS COMPENSATION	147137	148669	96289	115282	65.4	77.5	7081
17.1	LIABILITY OTHER THAN AUTO -B.I.-	35690	35579	19543	22215	54.8	62.4	39
17.2	LIABILITY OTHER THAN AUTO -P.D.-	11848	11437	6905	6445	58.3	56.4	44
17.3	PRODUCTS LIABILITY -B.I.-	6583	6992	4267	5651	64.8	80.8	1
17.4	PRODUCTS LIABILITY -P.D.-	4072	4243	1145	3220	28.1	75.9	0
18.	MISCELLANEOUS	618	252	141	219	22.9	86.7	0
19.1A	P.P. AUTO LIABILITY -R.B.I.-	101007	99799	54459	61312	53.9	61.4	382
19.1B	P.P. AUTO LIABILITY -P.I.P-	26976	26560	15830	17763	58.7	66.9	86
19.1C	P.P. AUTO LIABILITY -P.D.-	77516	77535	50836	53000	65.6	68.4	281
19.2A	COM. AUTO LIABILITY -R.B.I.-	33204	32350	20495	27517	61.7	85.1	164
19.2B	COM. AUTO LIABILITY -P.I.P.-	2932	2844	1333	1132	45.5	39.8	1
19.2C	COM. AUTO LIABILITY -P.D.-	13485	13203	11422	12179	84.7	92.2	12
21.1	P.P. AUTO. PHY. DAM.	188497	184757	114781	115559	60.9	62.5	770
21.2	COM. AUTO. PHY. DAM.	39951	39227	25201	24867	63.1	63.4	117
22.1	AIRCRAFT LIAB.	4669	4725	5639	10615	120.8	224.6	0
22.2	AIRCRAFT PHYS. DAMAGE	7626	7849	4116	9262	54.0	118.0	0
23.1	FIDELITY	5516	5351	2310	3937	41.9	73.6	2
23.2	SURETY	13837	13390	2559	3779	18.5	28.2	2-
25.	GLASS	495	483	139	131	28.2	27.2	4
26.	BURGLARY AND THEFT	1154	1126	305	279	26.5	24.9	10
27.	BOILER AND MACHINERY	3342	3910	1237	1245	37.0	31.9	7
28.	CREDIT -OTHER THAN A & H-	703	893	355	297	50.5	33.5	0
29.	TITLE	7065	6603	302	350	4.3	5.3	0
30.	MORTGAGE GUARANTY	7887	6984	5344	5879	67.8	84.2	0
	TOTAL	1194212	1182035	681146	749268	57.0	63.4	11010

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
AETNA CASUALTY & SURETY CO. OF ILLINOIS	0	0	0	0	.0	.0	.0	0
AETNA CASUALTY AND SURETY COMPANY	13455	14614	8724	8146	64.8	55.7	1.2	0
AETNA FIRE UNDERWRITERS INSURANCE CO.	1487	1562	676	358	45.5	22.9	.1	13
AETNA INSURANCE COMPANY	1822	2661	2115	4163	116.0	156.4	.2	0
AFFILIATED FM INSURANCE COMPANY	391	399	148	126	37.9	31.6	.0	0
AGRICULTURAL INSURANCE COMPANY	345	363	179	181	51.8	49.7	.0	11
AID INSURANCE COMPANY - MUTUAL	9270	9369	4766	4930	51.4	52.6	.8	39
AIU INSURANCE COMPANY	339	414	237	259	69.9	62.4	.0	8
ALL AMERICA INSURANCE COMPANY	4	4	0	0	.0	.0	.0	0
ALLENDALE MUTUAL INSURANCE COMPANY	693	1511	100	342	14.4	22.7	.1	0
ALLIANCE INSURANCE COMPANY, INC.	2050	1751	1072	988	52.3	56.4	.1	0
ALLIANZ INSURANCE COMPANY	44	122	54	67	121.5	54.7	.0	0
ALLIED FIDELITY INSURANCE COMPANY	92	78	16	15	16.8	19.5	.0	0
ALLSTATE INDEMNITY COMPANY	352	244	108	162	30.8	66.5	.0	0
ALLSTATE INSURANCE COMPANY	29565	29760	15801	18917	53.4	63.6	2.5	2
AMCO INSURANCE COMPANY	3665	3402	1393	1556	38.0	45.7	.3	0
AMERICAN AND FOREIGN INSURANCE COMPANY	1047	1430	1775	1620	169.6	113.3	.1	147
AMERICAN AUTOMOBILE INS CO OF ILLINOIS	19	17	2	6	9.1	36.1	.0	0
AMERICAN AUTOMOBILE INSURANCE CO.	421	447	368	497	87.3	111.2	.0	10
AMERICAN BANKERS INS. CO. OF FLORIDA	234	267	181	119	77.4	44.6	.0	0
AMERICAN CASUALTY CO. OF READING, PENN.	1658	1430	837	722	50.5	50.5	.1	0
AMERICAN CENTENNIAL INSURANCE COMPANY	40	79	40	109	100.1	138.1	.0	0
AMERICAN CONTINENTAL INSURANCE CO.	856	949	468	573	54.7	60.4	.1	0
AMERICAN CREDIT INDEMNITY CO. OF NY	268	255	201	217	75.0	85.2	.0	0
AMERICAN DRUGGISTS INSURANCE COMPANY	293	270	86	1498	29.2	555.8	.0	0
AMERICAN ECONOMY INSURANCE COMPANY	4701	4660	3394	2052	69.3	44.0	.4	52
AMERICAN EMPLOYERS INSURANCE COMPANY	2639	2518	1136	1827	43.1	72.6	.2	25
AMERICAN EXCEL INSURANCE COMPANY	2	1	0	0	.0	.0	.0	0
AMERICAN FAMILY MUTUAL INSURANCE CO.	39318	38173	21230	23640	54.0	61.9	3.2	0
AMERICAN FIDELITY FIRE INSURANCE CO.	4	6	5	5	118.1	86.0	.0	0
AMERICAN FIDELITY INSURANCE COMPANY	1937	2006	1389	1150	71.7	57.3	.2	0
AMERICAN FIRE & CASUALTY COMPANY	355	306	70	139	19.6	45.5	.0	3
AMERICAN FIRE & INDEMNITY COMPANY	14	15	9	8	62.3	53.0	.0	0
AMERICAN GUARANTEE & LIAB. INS. CO.	1844	1780	665	770	36.1	43.3	.2	69
AMERICAN HARDWARE MUTUAL INS. CO.	27	17	8	7	30.8	38.9	.0	0
AMERICAN HOME ASSURANCE COMPANY	1174	1282	1146	1196	97.6	93.3	.1	0
AMERICAN INDEMNITY COMPANY	26	27	52	10	201.4	35.3	.0	0
AMERICAN INSURANCE COMPANY	4929	5727	3830	4946	77.7	86.4	.5	0
AMERICAN INTEGRITY INSURANCE CO.	123	76	18	16	14.6	21.5	.0	0
AMERICAN LIVE STOCK INSURANCE CO.	84	92	62	44	72.9	48.0	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
AMERICAN MANUFACTURERS MUT. INS. CO.	259	247	255	140	98.6	56.6	.0	0
AMERICAN MODERN HOME INSURANCE CO.	1105	1095	448	474	40.5	43.2	.1	0
AMERICAN MOTORISTS INSURANCE COMPANY	1677	1712	1909	1260	113.8	73.6	.1	340
AMERICAN MUTUAL INS. CO. OF BOSTON	72	73	64	64	89.6	88.3	.0	10
AMERICAN MUTUAL LIABILITY INSURANCE CO.	530	541	456	306	86.1	56.7	.0	39
AMERICAN NATIONAL FIRE INSURANCE CO.	3763	3920	2851	2423	75.8	61.8	.3	0
AMERICAN NATIONAL GENERAL INSURANCE CO.	27	20	11	14	39.0	68.6	.0	0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	968	964	772	752	79.7	78.0	.1	0
AMERICAN PREFERRED INSURANCE COMPANY	1882	1555	873	1066	46.4	68.6	.1	0
AMERICAN PROTECTION INSURANCE CO.	267	260	27	45	10.0	17.2	.0	2
AMERICAN ROAD INSURANCE COMPANY	573	545	373	383	65.1	70.2	.0	0
AMERICAN SECURITY INSURANCE COMPANY	46	3	0	0	.0	.0	.0	0
AMERICAN STANDARD INS. CO. OF WISC.	5875	5838	3749	3882	63.8	66.5	.5	0
AMERICAN STATES INS. CO. OF TEXAS	468	462	267	241	57.1	52.1	.0	0
AMERICAN STATES INSURANCE COMPANY	8908	9124	4936	4700	55.4	51.5	.8	0
AMERICAN TITLE INSURANCE COMPANY	37	34	0	0	.0	.1-	.0	0
AMERICAN UNIVERSAL INSURANCE COMPANY	55	65	26	273	47.9	418.4	.0	0
AMICA MUTUAL INSURANCE COMPANY	181	188	54	74	30.1	39.3	.0	47
ARGONAUT INSURANCE COMPANY	1869	2594	3020	3105	161.6	119.7	.2	30
ARGONAUT-MIDWEST INSURANCE COMPANY	376	248	47	245	12.5	99.0	.0	10-
ARKWRIGHT-BOSTON MANUF. MUT. INS. CO	428-	1192	135	331	.0	27.8	.1	6
ARMED FORCES INSURANCE EXCHANGE	587	62	129	62	22.0	99.6	.0	131
ASPEN INDEMNITY CORPORATION	4	4	0	0	.0	.0	.0	0
ASSOCIATED INDEMNITY CORP.	2258	2197	1181	1969	52.3	89.6	.2	211
ASSURANCE COMPANY OF AMERICA	442	411	176	267	39.9	64.9	.0	0
ATLANTA INTERNATIONAL INSURANCE CO.	618	653	765	159	123.9	24.3	.1	0
ATLANTIC INSURANCE COMPANY	228	317	166	250	72.7	78.9	.0	0
ATLANTIC MUTUAL INSURANCE COMPANY	704	731	464	576	66.0	78.8	.1	74
ATLAS ASSURANCE CO OF AMERICA	45	45	119	108	267.7	242.2	.0	0
ATLAS MUTUAL INSURANCE COMPANY	16	16	0	2	1.4	11.6	.0	0
AUTOMOBILE CLUB INTER-INS. EXCH.	1962	1959	1111	1196	56.6	61.1	.2	0
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	1560	1582	943	1184	60.5	74.9	.1	4
AVEMCO INSURANCE COMPANY	867	871	567	628	65.4	72.1	.1	0
BALBOA INSURANCE COMPANY	834	672	226	232	27.1	34.6	.1	0
BANKERS & SHIPPERS INS. CO. OF NY	13	17	11	10-	78.9	58.8-	.0	0
BANKERS MULTIPLE LINE INSURANCE CO.	85	97	93	94	109.3	96.8	.0	0
BANKERS STANDARD INSURANCE COMPANY	0	0	0	0	.0	362.6-	.0	0
BCS INSURANCE COMPANY	1	1	0	0	.0	.0	.0	0
BELLEFONTE UNDERWRITERS INSURANCE CO	52	54	2	13-	3.2	23.7-	.0	0

TABLE 14
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FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

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BIRMINGHAM FIRE INSURANCE CO. OF PA.	93	92	48	51	51.5	55.7	.0	0
BITUMINOUS CASUALTY CORPORATION	1122	1317	1293	673	115.2	51.1	.1	0
BITUMINOUS FIRE & MARINE INS. CO.	564	591	213	139	37.7	23.6	.0	9
BLC INSURANCE COMPANY	301	292	187	137	62.2	47.0	.0	0
BLUE RIDGE INSURANCE COMPANY	204	214	162	95	79.2	44.4	.0	0
BOSTON OLD COLONY INSURANCE CO.	0	145	71	52	7,579.9	35.8	.0	0
BREMEN FARMERS MUTUAL INSURANCE CO.	4139	4028	1617	2098	39.1	52.1	.3	0
BROTHERHOOD MUTUAL INSURANCE COMPANY	530	536	192	210	36.3	39.1	.0	1
CALVERT INSURANCE COMPANY	15	14	0	3	.8	18.1	.0	0
CAMDEN FIRE INSURANCE ASSOCIATION	151	101	27	51	17.7	50.2	.0	0
CANAL INSURANCE COMPANY	229	228	70	407	30.4	178.4	.0	0
CANNERS EXC SUBS AT WARNER INTER-INS	3	2	0	0	2.7	3.6	.0	0
CAROLINA CASUALTY INSURANCE CO.	241	284	69	109	28.4	38.5	.0	0
CARRIERS INSURANCE COMPANY	477	346	116	387	24.4	111.8	.0	0
CASUALTY RECIPROCAL EXCH.SUBSC AT	2255	2254	1073	1302	47.6	57.8	.2	200
CAVALIER INSURANCE CORPORATION	1	4	4-	4-	474.9-	105.0-	.0	0
CENTENNIAL INSURANCE COMPANY	472	414	267	258	56.6	62.3	.0	0
CENTRAL MUTUAL INSURANCE COMPANY	9	8	0	5-	2.5	59.9-	.0	0
CENTRAL NATIONAL INS. CO. OF OMAHA	1870	1751	1373	3369	73.5	192.4	.1	0
CENTURY INDEMNITY COMPANY	101	101	16	175	16.2	172.4	.0	0
CHARTER OAK FIRE INSURANCE COMPANY	1139	1160	851	394	74.7	34.0	.1	18
CHICAGO INSURANCE COMPANY	600	525	138	277	23.0	52.8	.0	0
CHICAGO TITLE INSURANCE COMPANY	2416	2283	79	70	3.3	3.1	.2	0
CHRYSLER INSURANCE COMPANY	157	156	159	172	100.8	110.4	.0	0
CHURCH MUTUAL INSURANCE COMPANY	1283	1352	565	620	44.0	45.8	.1	42
CIGNA INSURANCE COMPANY	496	306	187	207	37.7	67.6	.0	3
CIM INSURANCE CORPORATION	377	360	391	209	103.7	58.0	.0	0
CIMARRON INSURANCE COMPANY, INC.	11020	11421	5464	5652	49.6	49.5	1.0	211
CITY INSURANCE COMPANY	725	373	98	331-	13.5	88.7-	.0	0
COLONIAL PENN FRANKLIN INSURANCE CO.	628	632	569	419	90.6	66.3	.1	0
COLONIAL PENN INSURANCE COMPANY	1363	1387	952	911	69.9	65.7	.1	0
COLUMBIAN NATIONAL TITLE INSURANCE CO	1442	1308	29	29	2.0	2.2	.1	0
COMCO INSURANCE COMPANY	275	245	498	492	181.3	200.9	.0	0
COMMERCE AND INDUSTRY INSURANCE COMPANY	1289	1106	304	909	23.6	82.2	.1	0
COMMERCIAL CREDIT MORTGAGE INSURANCE CO.	0	0	0	0	.0	.0	.0	0
COMMERCIAL INS. CO. OF NEWARK, N.J.	252	267	245	229	97.1	86.1	.0	0
COMMERCIAL LOAN INSURANCE CORP.	33	69	42	14-	128.0	20.6-	.0	0
COMMERCIAL MORTGAGE INSURANCE, INC.	0	0	0	0	.0	.0	.0	0
COMMERCIAL STANDARD INSURANCE CO.	3-	1-	18	9	.0	.0	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

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COMMERCIAL UNION INSURANCE COMPANY	7041	7954	6417	5747	91.1	72.2	.7	0
COMMONWEALTH LAND TITLE INSURANCE CO.	609	587	26	8-	4.3	1.3-	.0	0
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
CONNECTICUT INDEMNITY COMPANY	29	34	27	23	94.1	68.2	.0	0
CONSOLIDATED AMERICAN INSURANCE CO.	2	11	2	1	103.6	11.0	.0	0
CONSOLIDATED FARMERS MUTUAL INS CO,INC.	1523	1503	708	247	46.5	16.4	.1	0
CONTINENTAL CASUALTY COMPANY	6904	6876	4392	3938	63.6	57.3	.6	0
CONTINENTAL INSURANCE COMPANY	13948	13994	6731	9529	48.3	68.1	1.2	0
CONTINENTAL WESTERN INSURANCE CO.	5337	5409	3178	3230	59.5	59.7	.5	37
CORNHUSKER CASUALTY COMPANY	4	4	0	1	2.8	29.2	.0	0
CREDIT GENERAL INSURANCE COMPANY	2	2	0	0	.0	.0	.0	0
CRITERION INSURANCE COMPANY	451	419	258	269	57.2	64.3	.0	0
CUMIS INSURANCE SOCIETY, INC.	828	752	80	257	9.6	34.2	.1	0
DAIRYLAND INSURANCE COMPANY	3087	3090	1353	1507	43.8	48.8	.3	0
DEPENDABLE INSURANCE COMPANY INC	17	57	66	42	393.3	73.8	.0	0
DRUGGISTS MUTUAL INSURANCE COMPANY	681	671	236	238	34.6	35.4	.1	132
EAGLE STAR INSURANCE COMPANY OF AMERICA	3	2	3	5	93.9	252.3	.0	0
EARLY AMERICAN INSURANCE COMPANY	323	295	170	231	52.7	78.1	.0	0
ECONOMY FIRE & CASUALTY COMPANY	2852	2847	2215	2229	77.6	78.3	.2	0
ECONOMY PREFERRED INSURANCE COMPANY	536	355	131	164	24.4	46.3	.0	0
ELECTRIC INSURANCE COMPANY	5	6	0	1	1.2	17.1	.0	1
ELECTRIC MUTUAL LIABILITY INS. CO.	369	368	52	80	14.0	21.7	.0	200
EMCASCO INSURANCE COMPANY	3596	3612	2030	2175	56.4	60.2	.3	0
EMMCO INSURANCE COMPANY	32	28	1	7-	3.8	25.7-	.0	0
EMPIRE FIRE & MARINE INSURANCE CO.	690	624	316	357	45.7	57.3	.1	0
EMPLOYERS CASUALTY COMPANY	380	368	91	244	23.9	66.1	.0	0
EMPLOYERS FIRE INSURANCE COMPANY	3688	4062	2532	1876	68.7	46.2	.3	38
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	5396	6203	4831	4275	89.5	68.9	.5	446
EMPLOYERS MUTUAL CASUALTY COMPANY	8517	8608	3558	2581	41.8	30.0	.7	221
EMPLOYERS NATIONAL INSURANCE COMPANY	803	811	405	503	50.5	62.0	.1	60
EMPLOYERS REINSURANCE CORPORATION	978	995	398	919	40.7	92.4	.1	0
ENTERPRISE INSURANCE COMPANY	1	0	0	0	.0	32.1	.0	0
EQUITY MUTUAL INSURANCE COMPANY	2472	2400	1084	1192	43.9	49.7	.2	1
EXCALIBUR INSURANCE COMPANY	2370	2349	4806	2189	202.8	93.2	.2	0
FARM & CITY INSURANCE COMPANY	249	237	71	55	28.7	23.3	.0	0
FARM BUREAU MUTUAL INSURANCE CO., INC.	70933	69630	43204	44468	60.9	63.9	5.9	361
FARMERS ALLIANCE MUTUAL INSURANCE CO.	23645	23576	11300	11639	47.8	49.4	2.0	0
FARMERS AND MERCHANTS INSURANCE COMPANY	1563	1630	991	1253	63.4	76.9	.1	75
FARMERS CASUALTY COMPANY - MUTUAL	4293	4204	2270	2392	52.9	56.9	.4	0

TABLE 14
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** ALL AMOUNTS IN THOUSANDS OF DOLLARS

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FARMERS HAIL INSURANCE COMPANY	142	142	64	64	44.9	44.9	.0	0
FARMERS INSURANCE COMPANY, INC.	52061	49818	30510	32585	58.6	65.4	4.2	0
FARMERS INSURANCE EXCHANGE	2836	2864	978	1131	34.5	39.5	.2	0
FARMERS MUTUAL HAIL INS. CO. OF IOWA	3	4	0	0	.0	.0	.0	0
FARMERS MUTUAL INS CO OF BARTON COUNTY	1506	1506	660	660	43.8	43.8	.1	0
FARMLAND INSURANCE COMPANY	398	440	285	241	71.6	54.8	.0	0
FARMLAND MUTUAL INSURANCE COMPANY	8001	8186	5111	5265	63.9	64.3	.7	0
FEDERAL INSURANCE COMPANY	6455	6355	2476	4064	38.4	64.0	.5	0
FEDERATED MUTUAL INSURANCE COMPANY	15395	15637	11953	12127	77.6	77.5	1.3	70
FEDERATED RURAL ELECTRIC INS. CORP.	1201	1195	408	449	34.0	37.6	.1	114
FIDELITY & GUARANTY INS. UNDERWRITERS	3000	3317	2486	3920	82.9	118.2	.3	227
FIDELITY & GUARANTY INSURANCE CO.	6729	4431	1547	3470	23.0	78.3	.4	0
FIDELITY AND CASUALTY CO OF NEW YORK	2932	2885	4270	2234	145.6	77.4	.2	0
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	2692	2467	416	455	15.5	18.5	.2	0
FIRE & CASUALTY INS. CO. OF CONNECTICUT	19	20	4	12	22.0	59.4	.0	0
FIREMAN'S FUND INS. CO. OF WISCONSIN	674	462	301	603	44.7	130.4	.0	0
FIREMAN'S FUND INSURANCE COMPANY	3677	3574	1510	2364	41.1	66.2	.3	0
FIREMENS INS. CO. OF NEWARK, N.J.	2068	2208	895	991	43.3	44.9	.2	0
FIRST AMERICAN TITLE INS CO OF MID-AMERI	256	256	28	13	11.1	5.2	.0	0
FIRST NATIONAL INS. CO. OF AMERICA	293	235	179	116	61.1	49.2	.0	0
FIRST OF GEORGIA INSURANCE COMPANY	0	2	0	2-	.0	114.5-	.0	0
FLORISTS MUTUAL INSURANCE COMPANY	166	174	79	69	47.8	39.5	.0	20
FOREMOST INSURANCE COMPANY	1269	1288	725	872	57.1	67.7	.1	0
FORUM INSURANCE COMPANY	485	513	201	225	41.4	43.9	.0	0
GEICO GENERAL INSURANCE COMPANY	256	303	308	204	120.1	67.3	.0	0
GENERAL ACCIDENT INS. CO. OF AMERICA	1741	1656	855	1219	49.1	73.6	.1	0
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	0	0	0	0	.0	.0	.0	0
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	0	0	0	0	.0	.0	.0	0
GENERAL INSURANCE CO. OF AMERICA	295	355	224	75	75.9	21.1	.0	45
GENERAL REINSURANCE CORPORATION	3	14	0	22-	.0	158.8-	.0	0
GLENS FALLS INSURANCE COMPANY	1526	1741	1172	919	76.8	52.8	.1	0
GLOBE INDEMNITY COMPANY	481	490	325	692	67.5	141.3	.0	24
GOODVILLE MUTUAL CASUALTY COMPANY	792	794	398	183	50.2	23.1	.1	0
GOVERNMENT EMPLOYEES INS. CO.	619	542	481	384	77.7	70.7	.0	0
GRAIN DEALERS MUTUAL INS. CO.	981	1049	555	302	56.6	28.8	.1	84
GRANITE STATE INSURANCE COMPANY	1585	1895	1201	1040	75.8	54.9	.2	7
GREAT AMERICAN INSURANCE COMPANY	3197	3172	1291	1699	40.4	53.6	.3	149
GREAT CENTRAL INSURANCE COMPANY	416	420	192	191	46.2	45.6	.0	0
GREAT GLOBAL ASSURANCE COMPANY	5	5	6	6	135.0	111.1	.0	0

TABLE 14
PREMIUMS AND LOSSES OF FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
GREAT NORTHERN INSURANCE COMPANY	736	508	216	490	29.3	96.5	.0	0
GREAT PLAINS MUTUAL INS. CO., INC.	1338	1305	481	384	35.9	29.5	.1	0
GREAT WEST CASUALTY COMPANY	2182	2122	1730	2094	79.3	98.7	.2	0
GREATER NEW YORK MUTUAL INS. CO.	6-	6-	0	0	.0	.0	.0	0
GUARANTEE INSURANCE COMPANY	87	140	154	176	178.1	126.1	.0	0
GUARANTY NATIONAL INSURANCE COMPANY	681	902	453	416	66.5	46.2	.1	0
GULF INSURANCE COMPANY	895	932	326	123	36.5	13.3	.1	0
HANOVER INSURANCE COMPANY	1984	2090	1205	1218	60.7	58.3	.2	0
HARCO NATIONAL INSURANCE COMPANY	445	478	393	405	88.5	84.7	.0	0
HARTFORD ACCIDENT & INDEMNITY CO.	11911	14313	7356	6703	61.8	46.8	1.2	0
HARTFORD CASUALTY INSURANCE CO.	2272	1960	748	931	32.9	47.5	.2	1
HARTFORD FIRE INSURANCE COMPANY	9378	7992	3847	4795	41.0	60.0	.7	13
HARTFORD STEAM BOILER INSP. & INS. CO.	1091	1061	268	215	24.6	20.3	.1	0
HAWKEYE SECURITY INSURANCE COMPANY	4318	4342	2835	3007	65.7	69.3	.4	0
HERITAGE INDEMNITY COMPANY	17	4	5	6	30.1	151.5	.0	0
HIGHLANDS INSURANCE COMPANY	156	155	86	66	55.4	42.9	.0	0
HOME AND AUTOMOBILE INSURANCE COMPANY	7	8	0	0	.0	.0	.0	0
HOME INDEMNITY COMPANY	9192	9330	5397	6697	58.7	71.8	.8	0
HOME INSURANCE COMPANY	7929	8826	4979	5340	62.8	60.5	.7	173
HOME INSURANCE COMPANY OF INDIANA	116	172	63	156	53.8	90.5	.0	0
HORACE MANN INSURANCE COMPANY	2200	2166	1326	1748	60.3	80.7	.2	0
HOUSTON GENERAL INSURANCE COMPANY	46	86	57	38	123.3	44.1	.0	0
IDEAL MUTUAL INSURANCE COMPANY	1748	1889	831	797	47.5	42.2	.2	0
IGF INSURANCE COMPANY	142	83	7	6	5.0	7.4	.0	0
IMPERIAL CASUALTY & INDEMNITY CO.	846	726	265	300	31.3	41.4	.1	0
INDEMNITY INS. CO. OF NORTH AMERICA	470	475	80	383	16.9	80.7	.0	0
INDIANA LUMBERMENS MUTUAL INS. CO.	1165	1026	386	397	33.1	38.7	.1	28
INDUSTRIAL INDEMNITY COMPANY	639	604	232	244	36.2	40.4	.1	7
INLAND INSURANCE COMPANY	15	31	2	124	11.0	398.3	.0	0
INSURANCE COMPANY OF NORTH AMERICA	10928	10135	6274	8333	57.4	82.2	.9	0
INSURANCE COMPANY OF THE STATE OF PA	97	44	122	107	126.1	242.4	.0	0
INSURANCE CORPORATION OF AMERICA	73	192	10	19	13.3	10.0	.0	0
INSURED TITLES, INC.	188	188	41	40	21.8	21.0	.0	0
INTEGON INDEMNITY CORPORATION	8	3	0	0	.0	.0	.0	0
INTEGRITY INSURANCE COMPANY	502	697	479	473	95.4	67.9	.1	0
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	916	916	529	589	57.7	64.2	.1	16
INTERNATIONAL INSURANCE COMPANY	1970	1652	1635	1882	83.0	114.0	.1	0
INTERNATIONAL SERVICE INSURANCE CO.	123	110	63	80	50.9	72.8	.0	0
INVESTORS MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
IOWA KEMPER INSURANCE COMPANY	650	783	727	662	111.9	84.5	.1	0

TABLE 14
PREMIUMS AND LOSSES OF FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
IOWA MUTUAL INSURANCE COMPANY	745	687	327	251	43.9	36.6	.1	4
IOWA NATIONAL MUTUAL INSURANCE CO.	5631	5137	2299	2666	40.8	51.9	.4	0
ITT LYNDON PROPERTY INSURANCE COMPANY	0	0	0	0	.0	33.3	.0	0
J.C. PENNEY CASUALTY INSURANCE CO.	740	890	608	940	82.2	105.7	.1	0
JEFFERSON INSURANCE CO. OF NEW YORK	396	423	98	133	24.8	31.3	.0	0
JEWELERS MUTUAL INSURANCE COMPANY	145	154	54	35	37.3	23.1	.0	0
JOHN DEERE INSURANCE COMPANY	3524	3475	2162	2312	61.3	66.5	.3	68
KANSAS BANKERS SURETY COMPANY	1633	1580	344	456	21.0	28.8	.1	0
KANSAS CITY FIRE & MARINE INS. CO.	425	494	334	402	78.7	81.4	.0	14
KANSAS FIRE AND CASUALTY COMPANY	8421	8273	4622	6134	54.9	74.1	.7	58
KANSAS MUTUAL INSURANCE COMPANY	2876	2890	1195	1220	41.6	42.2	.2	0
KFB INSURANCE COMPANY, INC.	4237	4268	2818	2601	66.5	60.9	.4	0
LANDMARK INSURANCE COMPANY	7	8	0	4	.0	58.4	.0	0
LAWYERS TITLE INSURANCE CORPORATION	846	798	17	73	2.0	9.1	.1	0
LEGION INSURANCE COMPANY	54	34	49	59	92.1	170.3	.0	0
LIBERTY MORTGAGE INSURANCE CORPORATION	0	0	0	0	.0	.0	.0	0
LIBERTY MUTUAL FIRE INSURANCE CO.	5926	6116	4135	4974	69.8	81.3	.5	731
LIBERTY MUTUAL INSURANCE COMPANY	3445	3671	3074	1845	89.2	50.3	.3	162
LINCOLN NATIONAL HEALTH & CAS INS CO	2	1	1	2	30.1	155.9	.0	0
LITITZ MUTUAL INSURANCE COMPANY	517	491	141	180	27.2	36.8	.0	0
LONDON ASSURANCE	21	18	2	3	9.4	15.2	.0	0
LONDON GUARANTEE & ACCIDENT CO OF NY	11	12	0	1-	.0	4.1-	.0	0
LUMBERMENS MUTUAL CASUALTY COMPANY	851	979	530	330	62.3	33.7	.1	8
LUMBERMENS MUTUAL INSURANCE COMPANY	204	208	169	29	82.6	14.1	.0	0
LUMBERMENS UNDERWRITING ALLIANCE	651	671	205	163	31.5	24.3	.1	121
LUTHERAN BENEVOLENT INS. EXCHANGE	438	423	103	101	23.5	24.0	.0	0
MARYLAND CASUALTY COMPANY	3666	4019	2489	2139	67.9	53.2	.3	0
MARYSVILLE MUTUAL INSURANCE COMPANY	4962	4810	2263	2353	45.6	48.9	.4	0
MASSACHUSETTS BAY INSURANCE COMPANY	1768	1859	988	1133	55.9	60.9	.2	9
MASSACHUSETTS CASUALTY INSURANCE CO.	28	27	0	1	1.2	2.1	.0	0
MCPHERSON HAIL INSURANCE COMPANY	1804	1804	498	498	27.6	27.6	.2	90
MEAD REINSURANCE CORPORATION	27	26	0	7	.0	25.5	.0	0
MEDICAL DEFENSE INSURANCE COMPANY	119	54	0	51	.0	95.9	.0	0
MEDICAL PROTECTIVE COMPANY	2632	2583	2585	2380	98.2	92.2	.2	0
MERCHANTS MUTUAL BONDING COMPANY	71	91	47	18	65.6	19.9	.0	0
METROPOLITAN CASUALTY INSURANCE COMPANY	1	0	0	0	.0	.0	.0	0
METROPOLITAN GENERAL INSURANCE COMPANY	1	0	0	0	.0	.0	.0	0
METROPOLITAN PROPERTY & LIABILITY INS CO	800	799	376	332	49.4	41.5	.1	0
MGIC INDEMNITY CORPORATION	927	932	88	17	9.5	1.8	.1	0
MICHIGAN MILLERS MUTUAL INS. CO.	1314	1349	373	331	28.4	24.6	.1	81

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
MICHIGAN MUTUAL INSURANCE COMPANY	43	48	25	50	58.6	104.4	.0	3
MID-AMERICA PREFERRED INSURANCE CO.	2531	2412	1895	1951	74.9	80.9	.2	0
MID-CENTURY INSURANCE COMPANY	12103	11995	7697	8406	63.6	70.1	1.0	0
MID-CONTINENT CASUALTY COMPANY	1024	1108	890	561	86.9	50.6	.1	0
MIDLAND INSURANCE COMPANY	290	274	116	133	40.0	48.3	.0	0
MIDWEST FIRE & CASUALTY COMPANY - MUTUAL	2426	2514	1630	1582	67.2	62.9	.2	0
MIDWEST MUTUAL INSURANCE COMPANY	1510	1578	547	443	36.2	28.1	.1	0
MIDWESTERN INSURANCE COMPANY	213	231	135	111	63.7	48.3	.0	0
MILLERS MUTUAL INS. ASSN. OF ILLINOIS	500	496	158	56	31.6	11.3	.0	30
MILLERS MUTUAL INSURANCE COMPANY	300	311	56	57	18.5	18.4	.0	37
MILLERS NATIONAL INSURANCE COMPANY	48	42	0	0	.0	1.0-	.0	5
MINNEHOMA INSURANCE COMPANY	250	294	120	116	47.9	39.4	.0	0
MISSION INSURANCE COMPANY	1972	1603	502	898	25.5	56.0	.1	2
MISSION NATIONAL INSURANCE COMPANY	736	799	740	1000	100.5	125.2	.1	0
MONARCH INSURANCE COMPANY OF OHIO	254	419	311	451	122.6	107.7	.0	0
MORTGAGE GUARANTY INSURANCE CORP.	0	0	0	0	.0	.0	.0	0
MOTOR VEHICLE CASUALTY COMPANY	1	0	0	0	21.8	38.5	.0	0
MOTORS INSURANCE CORPORATION	995	1062	690	709	69.3	66.8	.1	0
MUTUAL PROTECTIVE INSURANCE COMPANY	663	663	340	359	51.3	54.1	.1	0
MUTUAL SERVICE CASUALTY INSURANCE CO	1383	1383	703	721	50.8	52.2	.1	0
NATIONAL AMERICAN INS. CO. OF CALIFORNIA	234	228	120	51	51.3	22.3	.0	0
NATIONAL AMERICAN INSURANCE CO OF NY	17	22	2-	3-	12.5-	13.5-	.0	0
NATIONAL AMERICAN INSURANCE COMPANY	583	458	242	253	41.5	55.3	.0	0
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	7	6	0	1	.0	7.8	.0	0
NATIONAL BONDING & ACCIDENT INS. CO.	3	23	1	18-	36.4	79.2-	.0	0
NATIONAL CASUALTY COMPANY	1647	1687	1179	1254	71.6	74.3	.1	0
NATIONAL CHIROPRACTIC MUTUAL INS CO	21	22	18	7-	83.2	34.2-	.0	4
NATIONAL FARMERS UNION PROP. & CAS. CO.	5921	5856	3419	3549	57.7	60.6	.5	26
NATIONAL FARMERS UNION STANDARD INS. CO.	146	149	136	127	92.9	84.9	.0	0
NATIONAL FIRE INS. CO. OF HARTFORD	636	603	341	510	53.5	84.6	.1	0
NATIONAL GENERAL INSURANCE COMPANY	500	529	348	313	69.7	59.1	.0	0
NATIONAL INDEMNITY COMPANY	1334	1147	555	794	41.6	69.3	.1	0
NATIONAL INSURANCE UNDERWRITERS	690	692	451	429	65.3	61.9	.1	0
NATIONAL PROPERTY OWNERS INSURANCE CO	74	70	44	49	58.9	70.0	.0	0
NATIONAL SURETY CORPORATION	1531	2263	744	1138	48.6	50.3	.2	8
NATIONAL UN. FIRE INS. CO. OF PITTS.,PA	7213	6892	5164	3134	71.6	45.5	.6	0
NATIONWIDE MUTUAL FIRE INSURANCE CO.	224	189	132	156	58.7	82.7	.0	0
NATIONWIDE MUTUAL INSURANCE COMPANY	684	624	433	521	63.3	83.4	.1	5
NEW ENGLAND INSURANCE COMPANY	11	6	0	0	.0	.0	.0	0
NEW HAMPSHIRE INSURANCE COMPANY	1391	1652	820	538	59.0	32.6	.1	0

TABLE 14
PREMIUMS AND LOSSES OF FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
NEW YORK UNDERWRITERS INS. CO.	87	87	3	0	3.1	.3-	.0	0
NEWARK INSURANCE COMPANY	298	317	220	108	74.0	34.2	.0	0
NIAGARA FIRE INSURANCE COMPANY	727	867	459	396	63.1	45.7	.1	5
NORTH RIVER INSURANCE COMPANY	2105	1999	1002	1976	47.6	98.9	.2	49
NORTH STAR REINSURANCE CORPORATION	30	19	0	14-	.0	73.4-	.0	0
NORTHBROOK INDEMNITY COMPANY	91	96	43	45	47.1	46.4	.0	5
NORTHBROOK NATIONAL INSURANCE COMPANY	77	17	4	25	5.5	145.2	.0	0
NORTHBROOK PROPERTY & CASUALTY INS. CO.	76	70	8	18	11.1	26.0	.0	0
NORTHERN ASSURANCE COMPANY OF AMERICA	3943	3407	1400	1965	35.5	57.7	.3	9
NORTHERN INSURANCE CO. OF NEW YORK	4707	4494	1852	3178	39.3	70.7	.4	19
NORTHLAND INSURANCE COMPANY	187	155	43	144	23.1	93.1	.0	0
NORTHWESTERN NATIONAL CASUALTY CO.	7189	7436	4300	3554	59.8	47.8	.6	138
NORTHWESTERN NATIONAL INSURANCE CO.	4019	4393	2647	2273	65.8	51.7	.4	20
OCCIDENTAL F & C CO. OF N. CAROLINA	560	582	326	294	58.2	50.6	.0	0
OHIO CASUALTY INSURANCE COMPANY	2993	3092	1484	1871	49.6	60.5	.3	0
OHIO SECURITY INSURANCE COMPANY	82	84	38	34	45.9	40.6	.0	0
OKLAHOMA SURETY COMPANY	0	0	0	0	.0	.0	.0	0
OLD REPUBLIC INSURANCE COMPANY	3432	3236	308	9-	9.0	.3-	.3	0
OMAHA INDEMNITY COMPANY	817	757	488	694	59.7	91.6	.1	0
PACIFIC EMPLOYERS INSURANCE CO.	2886	2722	1234	2131	42.8	78.3	.2	66
PACIFIC INDEMNITY COMPANY	560	324	398	661	71.2	204.2	.0	2
PATRONS MUTUAL INSURANCE ASSOC.	7107	6919	3740	4121	52.6	59.6	.6	0
PAXTON NATIONAL INSURANCE COMPANY	17	23	9	7	53.8	32.7	.0	0
PEERLESS INSURANCE COMPANY	42	34	0	3	.0	10.2	.0	0
PENN. NATIONAL MUTUAL CASUALTY INS. CO.	3399	3322	2432	3038	71.6	91.4	.3	0
PENNSYLVANIA GENERAL INSURANCE CO.	1266	1239	1019	862	80.5	69.5	.1	4
PENNSYLVANIA MILLERS MUTUAL INS. CO.	0	0	0	10-	.0	2,220.2-	.0	0
PETROLEUM CASUALTY COMPANY	28	43-	12	39-	42.3	.0	.0	0
PHILADELPHIA MANUF. MUT'L INS. CO.	81	87	3	3	4.2	4.0	.0	0
PHOENIX ASSURANCE COMPANY OF NEW YORK	57	61	22	24	39.4	39.5	.0	0
PHOENIX INSURANCE COMPANY	1695	1551	659	864	38.9	55.7	.1	0
PHYSICIANS MUTUAL INSURANCE CO.	3356	3259	2044	2212	60.9	67.9	.3	0
PLAINS INSURANCE COMPANY	526	455	142	248	27.0	54.6	.0	0
PLANET INSURANCE COMPANY	853	778	257	483	30.2	62.0	.1	0
PMI INSURANCE COMPANY	10	7	6	11	65.5	161.2	.0	0
PMI MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
PRAIRIE STATES INSURANCE COMPANY	1124	1124	2083	2083	185.2	185.2	.1	0
PREFERRED RISK MUTUAL INSURANCE CO.	1976	1963	1011	1204	51.2	61.4	.2	25
PROFESSIONAL MUTUAL INSURANCE CO.	267	262	412	224	154.4	85.4	.0	0
PROGRESSIVE CASUALTY INSURANCE CO.	103	104	25	27	24.4	26.4	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
PROTECTION MUTUAL INSURANCE COMPANY	1111	1267	479	410	43.2	32.4	.1	0
PROTECTIVE INSURANCE COMPANY	720	722	61	2801	8.5	387.8	.1	0
PROTECTIVE NAT'L INS. CO. OF OMAHA	358	385	131	197	36.6	51.1	.0	0
PROVIDENCE WASHINGTON INSURANCE CO.	62	45	16	14	25.7	30.5	.0	0
PROVIDERS INSURANCE COMPANY	165	119	43	175	26.0	146.8	.0	0
PRUDENTIAL GENERAL INSURANCE COMPANY	16	7	6	70	38.7	960.2	.0	0
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	4199	4248	2582	2330	61.5	54.9	.4	0
PRUDENTIAL REINSURANCE COMPANY	0	0	0	38-	.0	.0	.0	0
PURITAN INSURANCE COMPANY	315	354	78	45	24.9	12.6	.0	0
RANGER INSURANCE COMPANY	4233	4319	1868	2918	44.1	67.6	.4	3
RECIPROCAL EXCHANGE SUBSC. AT	1	1	0	0	.0	.0	.0	0
RELIANCE INSURANCE COMPANY	5007	5162	2786	2718	55.7	52.7	.4	0
REPUBLIC INSURANCE COMPANY	2525	2515	1252	2968	49.6	118.0	.2	0
REPUBLIC WESTERN INSURANCE COMPANY	12	8	6	13	47.9	160.0	.0	0
RLI INSURANCE COMPANY	304	296	91	210	29.8	70.9	.0	0
ROCKWOOD INSURANCE COMPANY	737	457	92	273	12.5	59.9	.0	0
ROYAL INDEMNITY COMPANY	570	456	242	365	42.5	80.1	.0	0
ROYAL INSURANCE COMPANY OF AMERICA	6371	7054	4001	3584	62.8	50.8	.6	0
SAFECO INSURANCE CO. OF AMERICA	6564	6555	2671	2904	40.7	44.3	.6	0
SAFECO TITLE INSURANCE COMPANY OF OREGON	392	353	11	11	2.7	3.0	.0	0
SAFEGUARD INSURANCE COMPANY	399	387	154	292	38.6	75.6	.0	0
SEA INSURANCE COMPANY, LTD.	42	37	2	13	4.3	35.3	.0	0
SEABOARD SURETY COMPANY	323	321	3	37	1.0	11.6	.0	0
SECURITY INSURANCE CO. OF HARTFORD	148	226	150	158	101.2	70.1	.0	0
SECURITY NATIONAL INSURANCE CO.	4775	4478	2215	2408	46.4	53.8	.4	38
SELECT INSURANCE COMPANY	583	631	224	163	38.4	25.7	.1	18
SENTRY INDEMNITY COMPANY	30	28	0	13	.0	45.0	.0	0
SENTRY INSURANCE A MUTUAL COMPANY	2313	2267	1043	1147	45.1	50.6	.2	23
SHELTER GENERAL INSURANCE COMPANY	2535	2479	1593	1874	62.8	75.6	.2	0
SHELTER MUTUAL INSURANCE COMPANY	16880	16204	10580	11138	62.7	68.7	1.4	0
SOUTH CAROLINA INSURANCE COMPANY	513	602	163	230	31.8	38.2	.1	0
SOUTHERN INSURANCE COMPANY	1896	1308	528	616	27.9	47.1	.1	0
ST. PAUL FIRE & MARINE INSURANCE CO.	21422	20851	13085	15573	61.1	74.7	1.8	0
ST. PAUL GUARDIAN INSURANCE CO.	765	654	369	331	48.3	50.7	.1	0
ST. PAUL MERCURY INSURANCE COMPANY	10256	9326	3003	7738	29.3	83.0	.8	32
STANDARD FIRE INSURANCE COMPANY	3668	3714	1931	3059	52.6	82.4	.3	157
STANDARD GUARANTY INSURANCE COMPANY	169	189	113	117	66.7	61.9	.0	0
STATE AUTOMOBILE & CASUALTY UNDWRTS.	2380	2350	936	945	39.3	40.2	.2	0
STATE FARM FIRE & CASUALTY COMPANY	45525	43476	23944	27115	52.6	62.4	3.7	0
STATE FARM GENERAL INSURANCE CO.	2360	2478	1584	1686	66.9	68.1	.2	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
STATE FARM MUTUAL AUTOMOBILE INS. CO.	97907	96321	58029	59565	59.3	61.8	8.1	629
STATE SURETY COMPANY	119	117	11	12	9.4	10.1	.0	0
STATESMAN INSURANCE COMPANY	72	35	56	1	77.9	2.9	.0	0
STEWART TITLE GUARANTY COMPANY	96	88	42	82	43.2	93.6	.0	0
STONEWALL INSURANCE COMPANY	589	608	830	553-	140.9	91.0-	.1	0
SUN INSURANCE OFFICE, LTD.	157	149	17	30	10.9	19.9	.0	0
SURETY INSURANCE COMPANY OF CALIFORNIA	4	5	3-	4-	73.7-	85.0-	.0	0
SWEDISH AMERICAN MUTUAL INS. CO. INC.	947	914	238	244	25.2	26.7	.1	0
TEXAS GENERAL INDEMNITY COMPANY	20	16	5	13	22.8	80.3	.0	0
TICOR MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
TICOR TITLE INSURANCE COMPANY	441	391	28	34	6.3	8.7	.0	0
TITLE INSURANCE COMPANY OF MINNESOTA	310	289	2	7	.7	2.2	.0	0
TOKIO MARINE & FIRE INSURANCE CO LTD	34	33	0	9	.4	27.0	.0	0
TOWN & COUNTRY FIRE & CASUALTY INS. CO.	1452	1440	742	564	51.1	39.2	.1	0
TRANSAMERICA INSURANCE COMPANY	1930	2003	2149	2571	111.3	128.4	.2	29
TRANSAMERICA PREMIER INSURANCE COMPANY	3	2	1	0	41.3	4.9-	.0	0
TRANSCONTINENTAL INSURANCE COMPANY	409	202	77	243	18.8	120.2	.0	0
TRANSIT CASUALTY COMPANY	557	634	219	76-	39.3	11.9-	.1	0
TRANSPORT INDEMNITY COMPANY	909	939	2249	1382	247.3	147.1	.1	7
TRANSPORT INSURANCE COMPANY	203	186	119	80	58.6	43.2	.0	0
TRANSPORTATION INSURANCE COMPANY	2373	2948	1723	2410	72.6	81.8	.2	366
TRAVEL AIR INSURANCE COMPANY - KANSAS	4997	4997	1290	5704	25.8	114.2	.4	0
TRAVELERS INDEMNITY CO. OF R.I.	592	617	1009	964	170.5	156.3	.1	0
TRAVELERS INDEMNITY COMPANY	14281	12895	10624	8197	74.4	63.6	1.1	691
TRAVELERS INDEMNITY COMPANY OF AMERICA	1970	1730	700	1351	35.5	78.1	.1	0
TRAVELERS INSURANCE CO.-CAS. DEPT.	8026	8105	4022	4110	50.1	50.7	.7	0
TRI-STATE INSURANCE COMPANY	3966	4002	2827	2499	71.3	62.5	.3	293
TRINITY UNIVERSAL INS. CO. OF KANSAS	9297	9618	4458	4500	48.0	46.8	.8	0
TRINITY UNIVERSAL INSURANCE CO.	2020	1950	1290	1386	63.9	71.1	.2	0
TRUCK INSURANCE EXCHANGE	5611	5585	3772	3487	67.2	62.4	.5	61
TWIN CITY FIRE INSURANCE COMPANY	2703	3165	2470	2003	91.4	63.3	.3	479
U.S. FIDELITY & GUARANTY COMPANY	29324	28520	17547	18098	59.8	63.5	2.4	0
U.S. FIRE INSURANCE COMPANY	5925	5660	4189	13255	70.7	234.2	.5	0
UNDERWRITERS INSURANCE COMPANY	437	444	227	213	52.0	48.0	.0	0
UNIGARD INSURANCE COMPANY	6	7	0	0	.0	.0	.0	0
UNIGARD MUTUAL INSURANCE COMPANY	27	25	0	0	.5	.2-	.0	0
UNION INSURANCE COMPANY	4379	3907	3399	3838	77.6	96.3	.3	5
UNION MUTUAL INS. CO. OF PROVIDENCE	1403	1081	582	702	41.5	64.9	.1	1
UNION STANDARD INSURANCE COMPANY	55	46	34	85	62.4	183.6	.0	0
UNITED EQUITABLE INSURANCE COMPANY	66	43	18	27	28.0	63.3	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
UNITED FIRE & CASUALTY COMPANY	2948	2815	1122	1389	38.1	49.4	.2	0
UNITED FIRE INSURANCE COMPANY	16	16	14	16	86.7	96.1	.0	0
UNITED GUARANTY RESIDENTIAL INS CO OF IA	0	0	0	0	.0	.0	.0	0
UNITED GUARANTY RESIDENTIAL INS CO OF NC	85	146	21	48	24.3	32.6	.0	0
UNITED PACIFIC INSURANCE COMPANY	2451	2392	775	989	31.6	41.3	.2	19
UNITED SECURITY INSURANCE COMPANY	1764	1673	1144	1403	64.8	83.9	.1	20
UNITED SERVICES AUTOMOBILE ASSOC.	9326	9055	3955	5016	42.4	55.4	.8	1077
UNIVERSAL REINSURANCE CORPORATION	896	809	643	683	71.8	84.3	.1	0
UNIVERSAL SURETY COMPANY	214	78	532	436	248.2	559.7	.0	0
UNIVERSAL TITLE INSURANCE COMPANY	23	20	0	0	.0	.0	.0	0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	2502	2534	1070	1206	42.8	47.6	.2	322
UPLAND MUTUAL INSURANCE, INC.	4125	4031	1994	2213	48.3	54.9	.3	0
USAA CASUALTY INSURANCE COMPANY	849	874	377	389	44.4	44.5	.1	0
UTICA MUTUAL INSURANCE COMPANY	344	336	53	46	15.5	13.6	.0	7
VALIANT INSURANCE COMPANY	1180	911	177	492	15.0	54.0	.1	0
VALLEY FORGE INSURANCE COMPANY	3127	2918	1582	2056	50.6	70.5	.2	3
VANGUARD INSURANCE COMPANY	3312	3197	877	1443	26.5	45.1	.3	0
VEREX ASSURANCE, INC.	0	0	0	0	.0	.0	.0	0
VEREX INDEMNITY CORPORATION	7	6	1-	3-	9.2-	45.0-	.0	0
VIGILANT INSURANCE COMPANY	1989	1546	667	717	33.6	46.4	.1	31
VIRGINIA SURETY COMPANY, INC.	547	175	82	95	15.0	54.2	.0	0
WAUSAU UNDERWRITERS INSURANCE COMPANY	1407	1348	1023	1463	72.7	108.5	.1	1
WEST AMERICAN INSURANCE COMPANY	5654	5472	3138	3846	55.5	70.3	.5	145
WEST GENERAL INSURANCE COMPANY	1951	1803	469	542	24.1	30.1	.2	0
WESTCHESTER FIRE INSURANCE COMPANY	974	930	965	1285	99.1	138.2	.1	0
WESTERN CASUALTY & SURETY COMPANY	21096	20740	10902	12580	51.7	60.7	1.8	0
WESTERN EMPLOYERS INSURANCE COMPANY	18	17	48	118	261.8	677.[illegible]	.0	0
WESTERN FIRE INSURANCE COMPANY	11645	11559	6657	6648	57.2	57.5	1.0	245
WESTERN INDEMNITY COMPANY, INC.	3406	2862	1756	2215	51.5	77.4	.2	0
WESTERN SURETY COMPANY	520	498	18	42	3.4	8.4	.0	0
WESTFIELD INSURANCE COMPANY	17	19	0	0	.0	.8	.0	0
WHEAT GROWERS MUTUAL HAIL INS. CO.	3966	3966	2147	2147	54.1	54.1	.3	198
WHEAT STATE MUTUAL INS. CO., INC.	0	0	0	0	.0	.0	.0	0
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	6	6	0	1	3.3	8.1	.0	0
YASUDA FIRE & MARINE INS CO OF AMERICA	1	0	0	0	.0	.0	.0	0
YOSEMITE INSURANCE COMPANY	14	14	5	5	32.5	33.0	.0	0
ZURICH INSURANCE COMPANY	2292	2908	1115	1202	48.6	41.3	.2	0
TOTAL	1194212	1132035	681146	749268	57.0	63.4	100.0	11010

TABLE 15
SUMMARY OF KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES,1983

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID
MUTUAL HAIL COMPANIES OF KANSAS	1946	561
MUTUAL FIRE COMPANIES OF KANSAS	1506	659
MUTUAL FIRE AND CASUALTY COMPANIES OF KANSAS	127987	70517
TOTAL KANSAS MUTUAL	131440	71738
MUTUAL COMPANIES OF OTHER STATES	255682	149862
TOTAL MUTUAL COMPANIES	387123	221601
KANSAS RECIPROCALS	587	129
RECIPROCALS	26151	12583
STOCK FIRE & CASUALTY COMPANIES OF KANSAS	135424	71314
STOCK FIRE & CASUALTY COMPANIES OF OTHER STATES	642378	374380
STOCK FIRE & CASUALTY COMPANIES OF OTHER COUNTRIES	2546	1135
TOTAL STOCK FIRE & CASUALTY COMPANIES	807088	459544
GRAND TOTAL FIRE & CASUALTY COMPANIES	1194211	681145

FIREMEN'S RELIEF FUND COLLECTIONS AND DISTRIBUTIONS

DATE	FUND	F	AGENCY	ACCT.	VOU. NO.	ACT.	OBJECT	AMOUNT
6/30/84	7652	1	331	0000	001906	03	512	2,198,818.06

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR101	ABILENE	8,107.44	1,236.00	9,343.44	280.31	8,467.98	1
FR102	AGRA	237.24	36.17	273.41	8.21	247.80	2
FR486	ALBERT	512.28	78.09	590.37	17.71	535.07	3
FR103	ALMA	1,029.76	156.99	1,186.75	35.61	1,075.55	4
FR104	ALMENA	561.16	85.55	646.71	19.41	586.11	5
FR105	ALTA VISTA	509.44	77.67	587.11	17.62	532.10	6
FR464	ALTAMONT	1,359.60	207.27	1,566.87	47.00	1,420.08	7
FR106	ANTHONY	4,627.34	705.45	5,332.79	159.99	4,833.12	8
FR107	ARCADIA	301.24	45.93	347.17	10.42	314.65	9
FR108	ARGONIA	1,623.56	247.52	1,871.08	56.14	1,695.76	10
FR109	ARKANSAS CITY	14,403.24	2,195.80	16,599.04	497.98	15,043.75	11
FR110	ARMA	1,321.36	201.45	1,522.81	45.69	1,380.13	12
FR111	ASHLAND	1,921.56	292.95	2,214.51	66.44	2,007.02	13
FR555	ASSARIA	902.44	137.57	1,040.01	31.20	942.57	14
FR112	ATCHISON	9,998.54	1,524.30	11,522.84	345.69	10,443.19	15
FR572	ATCHISON CO.F.D.#2	459.28	70.01	529.29	15.87	479.71	16
FR553	ATHOL.RURAL	269.94	41.15	311.09	9.33	281.96	17
FR113	ATTICA	2,386.02	363.76	2,749.78	82.50	2,492.13	18
FR114	ATWOOD	2,477.76	377.74	2,855.50	85.67	2,587.95	19
FR115	AUGUSTA	7,838.24	1,194.96	9,033.20	271.00	8,186.81	20
FR116	AURORA	184.82	28.18	213.00	6.40	193.04	21
FR117	AXTELL	551.60	84.09	635.69	19.08	576.13	22
FR118	BALDWIN CITY	2,140.00	326.25	2,466.25	73.99	2,235.17	23
FR119	BARNES	345.98	52.75	398.73	11.97	361.38	24
FR455	BARTLETT AND HACKBERRY TW	255.56	38.95	294.51	8.83	266.93	25
FR120	BAXTER SPRINGS	4,834.92	737.10	5,572.02	167.17	5,049.94	26
FR121	BAZINE	657.78	100.28	758.06	22.75	687.04	27
FR122	BEATTIE	533.30	81.31	614.61	18.44	557.03	28
FR123	BELLE PLAINE	1,666.28	254.03	1,920.31	57.61	1,740.39	29
FR124	BELLEVILLE	3,685.22	561.82	4,247.04	127.42	3,849.10	30
FR125	BELOIT	5,314.76	810.25	6,125.01	183.76	5,551.11	31
FR126	BENNINGTON	905.54	138.05	1,043.59	31.31	945.82	32
FR128	BERN	614.92	93.75	708.67	21.27	642.27	33
FR475	BEVERLY	502.02	76.53	578.55	17.35	524.36	34
FR130	BIRD CITY	1,340.44	204.35	1,544.79	46.35	1,400.05	35
FR462	BLUE MOUND	207.46	31.62	239.08	7.17	216.69	36
FR463	BLUE MOUND TWP.	224.30	34.19	258.49	7.75	234.28	37
FR131	BLUE RAPIDS	993.84	151.52	1,145.36	34.37	1,038.04	38
FR132	BONNER SPRINGS	5,288.56	806.25	6,094.81	182.85	5,523.75	39
FR513	BOURBON CO. #3	2,156.14	328.70	2,484.84	74.54	2,252.03	40
FR133	BREWSTER	762.00	116.17	878.17	26.35	795.89	41
FR134	BUCKLIN	1,614.78	246.18	1,860.96	55.83	1,686.61	42
FR137	BURLINGAME	1,326.48	202.23	1,528.71	45.87	1,385.48	43
FR138	BURLINGTON	5,653.72	861.92	6,515.64	195.47	5,905.16	44

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR139	BURNS	493.14	75.18	568.32	17.05	515.08	45
FR580	BURNS RURAL FIRE DIST.	181.32	27.64	208.96	6.26	189.40	46
FR140	BURR OAK	382.18	58.27	440.45	13.22	399.19	47
FR480	BURRTON	1,083.94	165.24	1,249.18	37.47	1,132.15	48
FR141	BUSHTON	617.84	94.19	712.03	21.37	645.32	49
FR546	BUTLER CO #8	1,035.98	157.93	1,193.91	35.81	1,082.06	50
FR142	BUTLER CO. #1	2,468.06	376.26	2,844.32	85.33	2,577.83	51
FR514	BUTLER CO. #3	905.84	138.09	1,043.93	31.31	946.13	52
FR518	BUTLER CO. #4	201.26	30.68	231.94	6.95	210.23	53
FR549	BUTLER CO. #5	324.82	49.51	374.33	11.22	339.28	54
FR550	BUTLER CO. #7	496.46	75.68	572.14	17.16	518.54	55
FR551	BUTLER CO. #9	244.22	37.22	281.44	8.44	255.08	56
FR143	CALDWELL	2,085.12	317.88	2,403.00	72.10	2,177.84	57
FR144	CANEY	2,406.32	366.85	2,773.17	83.20	2,513.34	58
FR145	CANTON	1,021.40	155.72	1,177.12	35.32	1,066.83	59
FR146	CARBONDALE	1,138.14	173.52	1,311.66	39.35	1,188.77	60
FR147	CAWKER CITY	892.32	136.04	1,028.36	30.86	932.01	61
FR148	CEDAR VALE	1,555.42	237.13	1,792.55	53.78	1,624.60	62
FR473	CENTER TOWNSHIP	431.44	65.77	497.21	14.91	450.64	63
FR149	CENTRALIA	635.28	96.85	732.13	21.97	663.53	64
FR150	CHANUTE	12,309.08	1,876.54	14,185.62	425.57	12,856.47	65
FR151	CHAPMAN	1,354.52	206.50	1,561.02	46.84	1,414.76	66
FR152	CHASE	907.04	138.28	1,045.32	31.36	947.38	67
FR153	CHENEY	2,284.26	348.24	2,632.50	78.98	2,385.85	68
FR154	CHEROKEE	695.22	105.99	801.21	24.04	726.14	69
FR155	CHERRYVALE	2,281.10	347.76	2,628.86	78.87	2,392.55	70
FR156	CHETOPA	2,090.06	318.64	2,408.70	72.27	2,183.01	71
FR157	CIMARRON	3,277.26	499.63	3,776.89	113.31	3,423.01	72
FR158	CLAFLIN	1,793.92	273.49	2,067.41	62.03	1,873.71	73
FR481	CLARK CO. NO. 1	332.50	50.68	383.18	11.49	347.29	74
FR[illegible]59	CLAY CENTER	5,876.92	895.95	6,772.87	203.19	6,139.28	75
FR521	CLAY CENTER RURAL #1	634.54	96.73	731.27	21.93	662.77	76
FR160	CLEARWATER	2,487.32	379.20	2,866.52	86.00	2,597.94	77
FR161	CLIFTON	1,084.72	165.37	1,250.09	37.51	1,132.97	78
FR474	CLOUD & REPUBLIC COS. #1	500.00	76.22	576.22	17.28	522.25	79
FR162	CLYDE	1,049.00	159.93	1,208.93	36.27	1,095.66	80
FR163	COFFEYVILLE	18,370.90	2,800.68	21,171.58	635.15	19,187.87	81
FR164	COLBY	7,732.56	1,178.84	8,911.40	267.35	8,076.43	82
FR166	COLLYER	295.84	45.11	340.95	10.23	309.05	83
FR167	COLONY	436.46	66.54	503.00	15.10	455.87	84
FR168	COLUMBUS	3,538.02	539.38	4,077.40	122.33	3,695.36	85
FR169	COLWICH	879.00	134.01	1,013.01	30.40	918.09	86
FR531	COMANCHE CO	1,851.00	282.18	2,133.18	63.99	1,933.32	87
FR170	CONCORDIA	6,935.60	1,057.35	7,992.95	239.79	7,244.04	88
FR171	CONWAY SPRINGS	1,699.76	259.14	1,958.90	58.77	1,775.37	89
FR172	COTTONWOOD FALLS	1,029.42	156.94	1,186.36	35.60	1,075.20	90
FR173	COUNCIL GROVE	2,848.72	434.30	3,283.02	98.50	2,975.41	91
FR174	COURTLAND	609.44	92.91	702.35	21.08	636.54	92
FR552	COWLEY CO #4	451.30	68.80	520.10	15.60	471.38	93

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR560	COWLEY CO#3	458.64	69.91	528.55	15.85	479.05	94
FR535	CRAWFORD CO #2	794.64	121.14	915.78	27.47	829.99	95
FR175	CUBA	411.68	62.77	474.45	14.24	430.00	96
FR501	CUNNINGHAM	589.62	89.88	679.50	20.38	615.85	97
FR488	DECATUR CO. FIRE DIST. #1	2,139.42	326.15	2,465.57	73.96	2,234.57	98
FR176	DEERFIELD	476.54	72.65	549.19	16.48	497.74	100
FR515	DELAWARE TWP., LEAV. CO.	1,529.68	233.20	1,762.88	52.89	1,597.72	101
FR177	DELPHOS	820.24	125.05	945.29	28.36	856.72	102
FR178	DERBY	9,660.16	1,472.71	11,132.87	333.99	10,089.76	103
FR179	DEXTER	419.70	63.99	483.69	14.52	438.37	104
FR180	DIGHTON	2,586.48	394.32	2,980.80	89.43	2,701.51	105
FR181	DODGE CITY	22,732.96	3,465.68	26,198.64	785.96	23,743.91	106
FR536	DONIPHAN CO. #4	416.32	63.46	479.78	14.39	434.84	107
FR184	DOWNS	1,922.92	293.16	2,216.08	66.49	2,008.44	108
FR537	EDGERTON GARDNER COMM.	1,201.24	183.13	1,384.37	41.53	1,254.67	109
FR468	EDNA	624.90	95.26	720.16	21.60	652.70	110
FR523	EDWARDSVILLE	2,265.60	345.39	2,610.99	78.32	2,366.37	111
FR185	EFFINGHAM	1,299.56	198.12	1,497.68	44.94	1,357.35	112
FR186	EL DORADO	14,490.84	2,209.16	16,700.00	501.01	15,135.25	113
FR187	ELK CITY	399.04	60.84	459.88	13.80	416.80	114
FR188	ELKHART	3,070.20	468.06	3,538.26	106.15	3,206.74	115
FR189	ELLINWOOD	4,362.40	665.06	5,027.46	150.83	4,556.41	116
FR190	ELLIS	2,290.78	349.24	2,640.02	79.21	2,392.66	117
FR532	ELLIS CO #1	1,201.26	183.13	1,384.39	41.53	1,254.69	118
FR191	ELLSWORTH	3,116.68	475.14	3,591.82	107.76	3,255.28	119
FR193	EMPORIA	28,227.30	4,303.30	32,530.60	975.92	29,482.57	120
FR457	ENGLEWOOD	360.44	54.94	415.38	12.46	376.47	121
FR194	ENTERPRISE	918.52	140.03	1,058.55	31.76	959.37	122
FR195	ERIE	1,965.88	299.70	2,265.58	67.97	2,053.31	123
FR196	ESBON	487.74	74.36	562.10	16.87	509.44	124
FR197	ESKRIDGE	997.90	152.14	1,150.04	34.51	1,042.29	125
FR198	EUDORA	1,684.98	256.88	1,941.86	58.26	1,759.92	126
FR199	EUREKA	4,397.66	670.43	5,068.09	152.05	4,593.22	127
FR200	EVEREST	442.22	67.42	509.64	15.29	461.90	128
FR543	FAIRMONT TWSP LV CO	1,069.86	163.09	1,232.95	36.98	1,117.44	129
FR201	FAIRVIEW	377.66	57.58	435.24	13.06	394.47	130
FR202	FALL RIVER	374.34	57.07	431.41	12.95	390.99	131
FR203	FLORENCE	735.48	112.13	847.61	25.43	768.20	132
FR512	FORD CO.	2,128.40	324.47	2,452.87	73.58	2,223.06	133
FR204	FORMOSO	293.26	44.71	337.97	10.14	306.31	134
FR205	FORT SCOTT	9,409.54	1,434.50	10,844.04	325.33	9,827.98	135
FR206	FOWLER	1,560.84	237.96	1,798.80	53.97	1,630.26	136
FR207	FRANKFORT	1,447.40	220.66	1,668.06	50.05	1,511.77	137
FR208	FREDONIA	3,591.90	547.59	4,139.49	124.19	3,751.66	138
FR209	FRONTENAC	1,752.78	267.22	2,020.00	60.61	1,830.73	139
FR210	GALATIA	170.52	26.00	196.52	5.90	178.11	140.
FR211	GALENA	3,717.82	566.79	4,284.61	128.54	3,883.16	141
FR213	GARDEN CITY	27,834.14	4,243.36	32,077.50	962.33	29,071.92	142
FR214	GARDEN PLAIN	977.62	149.04	1,126.66	33.80	1,021.10	143

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR215	GARDNER	3.623.24	552.37	4.175.61	125.27	3,784.38	144
FR459	GARFIELD	448.62	68.39	517.01	15.51	469.58	145
FR216	GARNETT	3.998.18	609.53	4.607.71	138.24	4,175.98	146
FR217	GENESEO	397.16	60.55	457.71	13.74	414.83	147
FR218	GIRARD	3.831.64	584.14	4.415.78	132.48	4,002.03	148
FR219	GLASCO	652.54	99.48	752.02	22.57	681.56	149
FR573	GLASCO F.D.#2	189.88	28.94	218.82	6.56	198.33	150
FR220	GLEN ELDER	677.14	103.24	780.38	23.42	707.26	151
FR221	GOODLAND	7.345.14	1.119.78	8.464.92	253.95	7,671.79	152
FR471	GORHAM FIRE DISTRICT #1	936.44	142.76	1.079.20	32.37	978.10	153
FR223	GREAT BEND	26.513.24	4.041.99	30.555.23	916.66	27,692.29	154
FR224	GREEN	274.74	41.89	316.63	9.50	286.97	155
FR225	GREENLEAF	1.125.74	171.62	1.297.36	38.93	1,175.80	156
FR226	GREENSBURG	2.483.58	378.63	2.862.21	85.87	2,594.04	157
FR465	GRENOLA	265.64	40.49	306.13	9.18	277.46	158
FR489	GRIDLEY	431.18	65.73	496.91	14.90	450.37	159
FR227	GYPSUM	432.22	65.90	498.12	14.95	451.45	160
FR228	HADDAM	340.90	51.97	392.87	11.79	356.07	161
FR229	HALSTEAD	2.474.20	377.20	2.851.40	85.55	2,584.23	162
FR230	HAMILTON	453.20	69.09	522.29	15.67	473.37	163
FR231	HANOVER	1.303.46	198.72	1.502.18	45.07	1,361.43	164
FR482	HARDTNER	401.14	61.15	462.29	13.86	418.99	165
FR232	HARPER	2.738.60	417.51	3.156.11	94.69	2,860.40	166
FR233	HARTFORD	712.26	108.59	820.85	24.63	743.95	167
FR234	HARVEYVILLE	350.86	53.49	404.35	12.14	366.47	168
FR235	HAVEN	1.781.88	271.66	2.053.54	61.61	1,861.13	169
FR236	HAVILAND	931.38	141.99	1.073.37	32.21	972.80	170
FR237	HAYS	20.114.64	3,066.51	23.181.15	695.44	21,002.14	171
FR238	HERINGTON	3.262.70	497.41	3.760.11	112.81	3,407.80	172
FR239	HERNDON	666.08	101.55	767.63	23.03	695.71	173
FR240	HESSTON	4.772.04	727.51	5,499.55	164.99	4,984.26	174
FR241	HIAWATHA	5.362.42	817.51	6.179.93	185.40	5,600.89	175
FR242	HIGHLAND	2.148.72	327.58	2.476.30	74.29	2,244.28	176
FR243	HILL CITY	3.345.96	510.10	3.856.06	115.69	3,494.76	177
FR244	HILLSBORO	2.171.70	331.08	2.502.78	75.09	2,268.28	178
FR245	HOISINGTON	4.818.50	734.59	5,553.09	166.60	5,032.79	179
FR246	HOLTON	3.781.58	576.51	4.359.09	130.75	3,949.76	180
FR247	HOLYROOD	792.42	120.81	913.23	27.40	827.68	181
FR248	HOPE	902.68	137.62	1.040.30	31.21	942.84	182
FR249	HORTON	2.350.98	358.41	2.709.39	81.29	2,455.53	183
FR250	HOWARD	1.013.94	154.58	1.168.52	35.06	1,059.04	184
FR251	HOXIE	2.222.34	338.80	2.561.14	76.84	2,321.17	185
FR574	HOYT RURAL F.D.#2	338.50	51.60	390.10	11.70	353.56	186
FR253	HUMBOLDT	2.099.42	320.06	2.419.48	72.59	2,192.79	187
FR562	HUNTER RURAL	288.58	43.99	332.57	9.97	301.43	188
FR254	HUTCHINSON	46.687.88	7.117.65	53.805.53	1.614.17	48,764.05	189
FR255	INDEPENDENCE	12.142.38	1.851.13	13.993.51	419.81	12,682.36	190
FR257	IOLA	7.682.80	1.171.26	8.854.06	265.63	8,024.46	191
FR507	JACKSON CO. #2	721.58	110.00	831.58	24.94	753.68	192

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR556	JEFFERSON CO #5	1.051.90	160.36	1.212.26	36.36	1.098.69	193
FR260	JETMORE	1.054.96	160.83	1.215.79	36.48	1.101.88	194
FR261	JEWELL	681.18	103.85	785.03	23.56	711.47	195
FR262	JOHNSON CITY	5.529.38	842.97	6.372.35	191.18	5.775.28	196
FR312	JOHNSON CO. #1	16.535.48	2.520.86	19.056.34	571.70	17.270.81	197
FR313	JOHNSON CO. #2	20.751.66	3.163.63	23.915.29	717.46	21.674.50	198
FR581	JOHNSON CO.RURAL FIRE DIST3	114.96	17.52	132.48	3.97	120.08	199
FR263	JUNCTION CITY	16.129.10	2.458.91	18.588.01	557.65	16.846.36	200
FR264	KANOPOLIS	1.457.56	222.21	1.679.77	50.40	1.522.39	201
FR265	KANSAS CITY	128.825.52	19.639.66	148.465.18	4.453.96	134.554.38	202
FR548	KAW TWSP	241.82	36.86	278.68	8.36	252.58	203
FR554	KEARNY CO. #2	441.32	67.27	508.59	15.25	460.56	204
FR266	KENSINGTON	1.099.80	167.67	1.267.47	38.03	1.148.71	205
FR579	KICKPOO TOWNSHIP	124.30	18.94	143.24	4.29	129.83	206
FR267	KINGMAN	4.005.10	610.59	4.615.69	138.48	4.183.21	207
FR268	KINSLEY	3.036.94	462.99	3.499.93	105.00	3.172.00	208
FR269	KIOWA	2.103.26	320.65	2.423.91	72.72	2.196.80	209
FR270	KIRWIN	434.54	66.25	500.79	15.03	453.87	210
FR271	LACROSSE	3.523.00	537.09	4.060.09	121.81	3.679.67	211
FR272	LACYGNE	1.590.92	242.54	1.833.46	55.01	1.661.67	212
FR273	LAHARPE	368.10	56.12	424.22	12.73	384.48	213
FR519	LAKE QUIVIRA	1.135.76	173.14	1.308.90	39.26	1.186.27	214
FR274	LAKIN	2.783.62	424.37	3.207.99	96.24	2.907.42	215
FR466	LANCASTER TWP.	546.84	83.36	630.20	18.90	571.17	215
FR542	LANE CO	1.397.40	213.03	1.610.43	48.31	1.459.55	217
FR275	LARNED	6.615.64	1.008.57	7.624.21	228.73	6.909.85	218
FR276	LAWRENCE	44.011.86	6.709.68	50.721.54	1.521.65	45.969.06	219
FR277	LEAVENWORTH	22.682.58	3.458.00	26.140.58	784.22	23.691.29	220
FR278	LEAWOOD	15.182.64	2.314.62	17.497.26	524.92	15.857.82	221
FR279	LEBANON	650.76	99.21	749.97	22.50	679.71	222
FR280	LENEXA	23.307.16	3.553.22	26.860.38	805.82	24.343.64	223
FR281	LENORA	1.069.52	163.05	1.232.57	36.98	1.117.09	224
FR469	LEONARDVILLE	347.76	53.01	400.77	12.02	363.24	225
FR282	LEOTI	3.273.00	498.98	3.771.98	113.16	3.418.56	226
FR283	LEROY	697.44	106.33	803.77	24.12	728.46	227
FR534	LEWIS	580.74	88.53	669.27	20.07	606.58	228
FR284	LIBERAL	17.734.14	2.703.60	20.437.74	613.14	18.522.78	229
FR285	LINCOLN	2.549.52	388.68	2.938.20	88.15	2.662.91	230
FR539	LINCOUN CO #1	274.98	41.92	316.90	9.50	287.23	231
FR286	LINDSBORG	2.741.12	417.89	3.159.01	94.78	2.863.02	232
FR287	LINN	683.30	104.17	787.47	23.63	713.70	233
FR288	LITTLE RIVER	803.52	122.50	926.02	27.79	839.25	234
FR289	LOGAN	1.170.74	178.49	1.349.23	40.48	1.222.81	235
FR524	LONG ISLAND F. D. #1	407.14	62.06	469.20	14.07	425.25	236
FR577	LONGFORD RURAL FD #1	606.88	92.51	699.39	20.98	633.87	237
FR290	LOUISBURG	2.268.24	345.80	2.614.04	78.43	2.369.11	238
FR516	LUCAS F. D. #2	833.22	127.02	960.24	28.80	870.29	239
FR292	LURAY	454.94	69.36	524.30	15.73	475.19	240
FR293	LYNDON	1.324.22	201.88	1.526.10	45.79	1.393.11	241

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR582	LYON CO.FIRE DIST #5	65.66	10.00	75.66	2.26	69.59	242
FR294	LYONS	4,375.64	667.08	5,042.72	151.29	4,570.23	243
FR295	MACKSVILLE	896.90	136.74	1,033.64	31.01	936.80	244
FR296	MADISON	1,198.56	182.73	1,381.29	41.44	1,251.87	245
FR297	MANHATTAN	29,891.66	4,557.03	34,448.69	1,033.47	31,220.93	246
FR298	MANKATO	2,056.94	313.59	2,370.53	71.12	2,148.42	247
FR299	MAPLE HILL	733.46	111.82	845.28	25.36	766.09	248
FR300	MARION	3,067.68	467.68	3,535.36	106.07	3,204.11	249
FR492	MARION CO. F. D. #2	1,897.84	289.32	2,187.16	65.61	1,982.24	250
FR527	MARSHALL CO FIRE DIST NO 5	634.04	96.65	730.69	21.92	662.24	251
FR301	MARYSVILLE	4,383.02	668.20	5,051.22	151.54	4,577.94	252
FR302	MCCRACKEN	655.18	99.89	755.07	22.66	684.32	253
FR303	MCDONALD	469.10	71.52	540.62	16.22	489.98	254
FR304	MCFARLAND	186.30	28.41	214.71	6.45	194.60	255
FR305	MCPHERSON	15,185.68	2,315.09	17,500.77	525.03	15,861.00	256
FR530	MCPHERSON CO F D #9	564.74	86.09	650.83	19.52	589.86	257
FR491	MCPHERSON CO. FIRE DIST. #2	917.36	139.85	1,057.21	31.71	958.17	258
FR490	MCPHERSON CO. FIRE DIST. #3	511.54	77.98	589.52	17.68	534.30	259
FR493	MCPHERSON CO. FIRE DIST. #5	910.42	138.79	1,049.21	31.47	950.92	260
FR583	MCPHERSON CO.FIRE DIST #6	28.58	4.35	32.93	0.98	29.87	261
FR306	MEADE	1,863.02	284.02	2,147.04	64.42	1,945.87	262
FR533	MEADF CO	925.54	141.09	1,066.63	31.99	966.71	263
FR307	MEDICINE LODGE	3,186.82	485.84	3,672.66	110.18	3,328.55	264
FR308	MERRIAM	8,628.04	1,315.36	9,943.40	298.31	9,011.73	265
FR309	MILTONVALE	631.92	96.34	728.26	21.85	660.04	266
FR310	MINNEAPOLIS	2,502.94	381.58	2,884.52	86.54	2,614.25	267
FR311	MINNEOLA	1,079.26	164.54	1,243.80	37.32	1,127.27	268
FR545	MISSION TWSP SHAWNEE CO.	10,569.00	1,611.26	12,180.26	365.40	11,039.02	269
FR487	MITCHELL, CLOUD & OTTAWA #1	508.88	77.57	586.45	17.59	531.51	270
FR315	MOLINE	1,064.12	162.23	1,226.35	36.80	1,111.45	271
FR316	MONTEZUMA	1,419.26	216.37	1,635.63	49.07	1,482.39	272
FR544	MONTGOMERY CO	2,442.50	372.36	2,814.86	84.44	2,551.13	273
FR529	MONTICELLO TWP F D #1	453.40	69.12	522.52	15.67	473.57	274
FR317	MORGANVILLE	472.16	71.98	544.14	16.33	493.16	275
FR578	MORGANVILLE RR FIRE DIST #1	14.50	2.20	16.70	0.50	15.15	276
FR318	MORRILL	168.30	25.66	193.96	5.82	175.79	277
FR522	MORTON CO. F. D. #1	905.90	138.10	1,044.00	31.32	946.19	278
FR319	MOUND CITY	1,056.36	161.05	1,217.41	36.53	1,103.35	279
FR483	MOUND VALLEY	252.92	38.55	291.47	8.74	264.17	280
FR320	MOUNDRIDGE	1,876.82	286.13	2,162.95	64.89	1,960.29	281
FR321	MOUNT HOPE	1,330.28	202.81	1,533.09	46.00	1,389.44	282
FR322	MULBERRY	368.10	56.12	424.22	12.73	384.48	283
FR323	MULLINVILLE	521.20	79.46	600.66	18.02	544.39	284
FR324	MULVANE	3,917.36	597.21	4,514.57	135.44	4,091.58	285
FR506	MUNDEN NARKA R.F.D. #3	617.58	94.15	711.73	21.35	645.05	286
FR325	NATOMA	936.38	142.76	1,079.14	32.38	978.03	287
FR495	NEMAHA CO. F. DIST. #2	142.84	21.77	164.61	4.93	149.20	288
FR472	NEMAHA CO. F. DIST. #3	386.34	58.89	445.23	13.35	403.53	289
FR499	NEMAHA CO. FIRE DIST. #1	201.64	30.73	232.37	6.97	210.61	290

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR326	NEODESHA	3,708.62	565.39	4,274.01	128.23	3,873.55	291
FR327	NESS CITY	2,770.08	422.31	3,192.39	95.78	2,893.27	292
FR328	NETAWAKA	182.28	27.79	210.07	6.31	190.39	293
FR329	NEWTON	14,510.14	2,212.10	16,722.24	501.67	15,155.42	294
FR330	NICKERSON	1,104.84	168.44	1,273.28	38.20	1,153.98	295
FR331	NORCATUR	399.30	60.88	460.18	13.81	417.07	296
FR332	NORTON	4,209.50	641.75	4,851.25	145.54	4,396.71	297
FR526	NORTON CO FIRE D#2	615.86	93.88	709.74	21.29	643.25	298
FR333	NORTONVILLE	703.22	107.21	810.43	24.32	734.50	299
FR334	OAKLEY	4,169.78	635.69	4,805.47	144.17	4,355.22	300
FR335	OBERLIN	4,526.00	690.00	5,216.00	156.48	4,727.28	301
FR337	OLATHE	36,473.80	5,560.49	42,034.29	1,261.02	38,095.80	302
FR510	OLPE R.F.D.#1	661.44	100.83	762.27	22.86	690.87	303
FR338	ONAGA	1,008.22	153.71	1,161.93	34.85	1,053.08	304
FR339	OSAGE CITY	3,022.52	460.79	3,483.31	104.49	3,156.95	305
FR584	OSAGE CO.FIRE DIST. #5	53.22	8.11	61.33	1.83	55.60	306
FR340	OSAWATOMIE	4,012.88	611.77	4,624.65	138.73	4,191.35	307
FR341	OSBORNE	2,870.26	437.58	3,307.84	99.23	2,997.92	308
FR569	OSBORNE RURAL F.D. #1	483.86	73.76	557.62	16.72	505.39	309
FR342	OSKALOOSA	1,376.22	209.81	1,586.03	47.58	1,437.43	310
FR525	OSKALOOSA TWP.	497.74	75.87	573.61	17.20	519.89	311
FR343	OSWEGO	2,381.68	363.10	2,744.78	82.34	2,487.62	312
FR344	OTIS	501.92	76.52	578.44	17.35	524.26	313
FR345	OTTAWA	10,458.48	1,594.42	12,052.90	361.58	10,923.59	314
FR346	OVERBROOK	2,117.96	322.89	2,440.85	73.22	2,212.17	315
FR347	OXFORD	1,131.72	172.54	1,304.26	39.12	1,182.07	316
FR576	OZAWKIE TWSP	217.56	33.16	250.72	7.52	227.24	317
FR348	PALMER	248.14	37.83	285.97	8.57	259.20	318
FR349	PAOLA	6,019.24	917.65	6,936.89	208.10	6,286.94	319
FR350	PARKER	379.04	57.79	436.83	13.10	395.92	320
FR351	PARSONS	11,229.84	1,712.01	12,941.85	388.25	11,729.25	321
FR352	PAWNEE ROCK	11,781.04	1,796.04	13,577.08	407.31	12,304.96	322
FR353	PEABODY	1,234.92	188.27	1,423.19	42.69	1,289.86	323
FR456	PERRY	1,131.90	172.55	1,304.45	39.13	1,182.24	324
FR500	PHILLIPS CO. FIRE DIST. #1	1,302.56	198.57	1,501.13	45.03	1,360.49	325
FR354	PHILLIPSBURG	4,160.18	634.23	4,794.41	143.83	4,345.20	326
FR355	PITTSBURG	17,735.04	2,703.74	20,438.78	613.16	18,523.73	327
FR356	PLAINS	1,732.12	264.07	1,996.19	59.88	1,809.17	328
FR357	PLAINVILLE	3,348.44	510.48	3,858.92	115.76	3,497.35	329
FR358	PLEASANTON	1,353.88	206.40	1,560.28	46.80	1,414.11	330
FR461	POTTAWATOMIE CO. #4	353.28	53.85	407.13	12.21	368.99	331
FR498	POTTAWATOMIE CO. #5	325.82	49.67	375.49	11.26	340.32	332
FR360	POTWIN	701.64	106.97	808.61	24.25	732.86	333
FR570	PRAIRIE TWSP	595.82	90.83	686.65	20.59	622.33	334
FR528	PRAIRIE VIEW	590.18	89.97	680.15	20.40	616.43	335
FR362	PRATT	9,677.94	1,475.42	11,153.36	334.60	10,108.33	336
FR363	PRESTON	397.24	60.56	457.80	13.73	414.92	337
FR364	PRETTY PRAIRIE	607.10	92.56	699.66	20.98	634.12	338
FR367	QUINTER	1,454.76	221.78	1,676.54	50.29	1,519.47	339

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR368	RANDALL	1,202.48	183.32	1,385.80	41.57	1,255.97	340
FR370	RANSOM	830.14	126.56	956.70	28.70	867.08	341
FR557	RENO CO #3	572.72	87.30	660.02	19.80	598.19	342
FR505	RENO CO. #4	691.58	105.43	797.01	23.91	722.34	343
FR497	RENO CO. FIRE DIST #7	703.50	107.24	810.74	24.32	734.79	344
FR458	RENO CO. NO. 2	1,696.96	258.70	1,955.66	58.66	1,772.44	345
FR561	RENO-HARVEY #2	545.70	83.19	628.89	18.86	569.98	346
FR502	REPUBLIC CO #12	312.06	47.57	359.63	10.78	325.95	347
FR508	REPUBLIC CO. CONS. F. DIST.	1,568.94	239.18	1,808.12	54.24	1,638.71	348
FR504	REPUBLIC CO. FIRE DIST #10	248.02	37.81	285.83	8.57	259.06	349
FR371	RESERVE	87.78	13.38	101.16	3.03	91.69	350
FR372	REXFORD	480.96	73.33	554.29	16.62	502.38	351
FR467	RICE CO. NO. 1	2,527.42	385.30	2,912.72	87.38	2,639.82	352
FR373	RICHMOND	604.84	92.21	697.05	20.91	631.75	353
FR374	RILEY	1,192.16	181.75	1,373.91	41.21	1,245.19	354
FR571	RILEY CO.F.D.#1	1,336.18	203.70	1,539.88	46.19	1,395.61	355
FR375	ROBINSON	533.26	81.30	614.56	18.43	557.00	356
FR564	RUSH CO#6	413.62	63.05	476.67	14.30	432.02	357
FR566	RUSH COUNTY F.D.#5	413.72	63.07	476.79	14.30	432.12	358
FR377	RUSSELL	7,762.88	1,183.47	8,946.35	268.39	8,108.11	359
FR567	RUSSELL CO.F.D#4	320.58	48.87	369.45	11.08	334.84	360
FR406	S. HUTCHINSON	2,849.00	434.34	3,283.34	98.50	2,975.71	361
FR378	SABETHA	2,627.18	400.52	3,027.70	90.83	2,744.03	362
FR382	SALINA	42,551.26	6,487.01	49,038.27	1,471.14	44,443.53	363
FR558	SALINE CO#5	802.04	122.27	924.31	27.72	837.72	364
FR383	SATANTA	1,873.66	285.65	2,159.31	64.77	1,957.01	365
FR384	SAVONBURG	326.24	49.74	375.98	11.27	340.77	366
FR385	SCAMMON	483.36	73.69	557.05	16.71	504.86	367
FR386	SCANDIA	866.68	132.13	998.81	29.96	905.24	368
FR387	SCOTT CITY	8,170.76	1,245.65	9,416.41	282.49	8,534.13	369
FR388	SCRANTON	542.30	82.68	624.98	18.74	566.44	370
FR389	SEDAN	2,230.36	340.03	2,570.39	77.11	2,329.57	371
FR390	SEDGWICK	2,168.14	330.54	2,498.68	74.96	2,264.57	372
FR391	SEDGWICK CO.	15,352.60	2,340.53	17,693.13	530.79	16,035.35	373
FR392	SELDEN	753.88	114.93	868.81	26.06	787.42	374
FR393	SENECA	3,572.06	544.57	4,116.63	123.49	3,730.93	375
FR394	SEVERY	476.18	72.60	548.78	16.46	497.37	376
FR563	SEWARD CO	956.96	145.88	1,102.84	33.08	999.53	377
FR395	SHARON	677.92	103.35	781.27	23.43	703.08	378
FR396	SHARON SPRINGS	1,671.24	254.79	1,926.03	57.78	1,745.57	379
FR397	SHAWNEE	26,389.68	4,023.15	30,412.83	912.38	27,563.24	380
FR476	SHAWNEE CO. #1	1,045.40	159.37	1,204.77	36.14	1,091.90	381
FR520	SHAWNEE CO. FIRE DIST. #4	653.94	99.69	753.63	22.60	683.02	382
FR565	SHAWNEE CO#2	563.90	85.96	649.86	19.49	588.98	383
FR559	SHAWNEE CO#3	678.82	103.48	782.30	23.46	709.02	384
FR400	SILVER LAKE	1,074.42	163.80	1,238.22	37.14	1,122.22	385
FR402	SMITH CENTER	2,840.20	433.00	3,273.20	98.19	2,966.52	386
FR404	SOLDIER TWP.	2,937.60	447.85	3,385.45	101.56	3,068.26	387
FR405	SOLOMON	1,029.54	156.96	1,186.50	35.59	1,075.34	388

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR538	SOUTHEAST JOHNSON CO	1,682.90	256.55	1,939.45	58.18	1,757.74	389
FR407	SPEARVILLE	1,036.78	158.06	1,194.84	35.84	1,082.90	390
FR408	SPRING HILL	2,351.40	358.48	2,709.88	81.29	2,455.98	391
FR379	ST. FRANCIS	2,535.78	386.59	2,922.37	87.67	2,648.57	392
FR380	ST. JOHN	1,918.88	292.54	2,211.42	66.34	2,004.23	393
FR381	ST. MARYS	1,849.16	281.91	2,131.07	63.93	1,931.41	394
FR409	STAFFORD	1,949.56	297.22	2,246.78	67.40	2,036.27	395
FR485	STAFFORD CO. NO. 1	1,870.80	285.20	2,156.00	64.68	1,953.99	396
FR511	STANTON CO.	1,435.94	218.90	1,654.84	49.64	1,499.80	397
FR410	STERLING	2,636.78	401.98	3,038.76	91.16	2,754.05	398
FR460	STEVENS CO. #1	3,882.54	591.89	4,474.43	134.23	4,055.20	399
FR411	STOCKTON	2,002.96	305.35	2,308.31	69.24	2,092.05	400
FR412	STRONG CITY	569.82	86.86	656.68	19.70	595.16	401
FR413	SUBLETTE	3,262.08	497.30	3,759.38	112.78	3,407.14	402
FR414	SUMMERFIELD	185.38	28.25	213.63	6.40	193.62	403
FR540	SYLVAN GROVE F. D.	787.16	120.00	907.16	27.21	822.18	404
FR416	SYLVIA	535.26	81.59	616.85	18.50	559.07	405
FR417	SYRACUSE	3,302.76	503.50	3,806.26	114.18	3,449.64	406
FR418	TESCOTT	248.44	37.87	286.31	8.58	259.50	407
FR419	THAYER	842.70	128.46	971.16	29.13	880.18	408
FR509	TIPTON	628.40	95.79	724.19	21.72	656.35	409
FR420	TONGANOXIE	2,176.18	331.75	2,507.93	75.23	2,272.96	410
FR568	TONGANOXIE TWSP	606.98	92.53	699.51	20.98	633.98	411
FR421	TOPEKA	121,798.46	18,568.36	140,366.82	4,211.00	127,214.82	412
FR422	TOPEKA TWP.	5,818.18	886.98	6,705.16	201.15	6,076.92	413
FR423	TORONTO	530.32	80.84	611.16	18.33	553.91	414
FR424	TOWANDA	1,536.52	234.24	1,770.76	53.12	1,604.86	415
FR425	TREECE	192.48	29.34	221.82	6.65	201.05	416
FR426	TROY	1,304.74	198.90	1,503.64	45.10	1,362.78	417
FR575	ULYSSES	3,513.74	535.67	4,049.41	121.48	3,670.01	418
FR478	UNIONTOWN	352.42	53.72	406.14	12.18	368.10	419
FR484	VALLEY CENTER	3,411.02	520.01	3,931.03	117.93	3,562.72	420
FR429	VALLEY FALLS	1,277.66	194.78	1,472.44	44.17	1,334.49	421
FR430	VERMILLION	373.38	56.92	430.30	12.90	390.00	422
FR431	VICTORIA	1,204.84	183.67	1,388.51	41.65	1,259.42	423
FR547	WAKARUSA TWSP	605.12	92.25	697.37	20.92	632.03	424
FR432	WAKEENEY	3,105.98	473.50	3,579.48	107.38	3,244.11	425
FR433	WAKEFIELD	782.52	119.29	901.81	27.05	817.32	426
FR517	WALDO-PARADISE F. D. #3	365.58	55.73	421.31	12.63	381.85	427
FR541	WALLACE CO	730.74	111.39	842.13	25.26	763.24	428
FR434	WALNUT	322.54	49.17	371.71	11.15	336.89	429
FR435	WAMEGO	3,678.96	560.86	4,239.82	127.19	3,842.57	430
FR436	WASHINGTON	2,104.10	320.77	2,424.87	72.74	2,197.69	431
FR437	WATERVILLE	1,326.08	202.16	1,528.24	45.84	1,385.07	432
FR438	WATHENA	1,397.00	212.97	1,609.97	48.29	1,459.14	433
FR439	WAVERLY	742.38	113.17	855.55	25.66	775.41	434
FR440	WEIR	558.70	85.17	643.87	19.31	583.56	435
FR441	WELLINGTON	9,561.62	1,457.68	11,019.30	330.57	9,986.84	436
FR442	WELLSVILLE	1,522.86	232.16	1,755.02	52.65	1,590.59	437

DIST. NO.	DISTRICT NAME	PREMIUM 2 % TAX	AUTO-FIRE 2 % SHARE	GROSS 2 % TAX	3 % KSFA DEDUCTION	WARRANT AMOUNT	WARRANT NUMBER
FR443	WESTMORELAND	768.42	117.14	885.56	26.56	802.60	438
FR445	WHITE CITY	1.030.06	157.03	1.187.09	35.61	1.075.83	439
FR446	WHITE CLOUD	342.94	52.28	395.22	11.85	358.20	440
FR447	WHITEWATER	1.226.60	186.99	1.413.59	42.40	1.281.15	441
FR448	WICHITA	331.096.56	50.476.19	381.572.75	11.447.18	345.820.38	442
FR449	WILLIAMSBURG	369.92	56.39	426.31	12.78	386.39	443
FR450	WILSON	1.298.58	197.96	1.496.54	44.89	1.356.33	444
FR479	WILSON CO. #1	2.020.20	307.98	2.328.18	69.84	2.110.05	445
FR451	WINCHESTER	525.00	80.03	605.03	18.15	548.35	446
FR452	WINFIELD	10.883.40	1.659.19	12.542.59	376.27	11.367.40	447
FR454	YATES CENTER	2.189.66	333.81	2.523.47	75.70	2.287.04	448
	SUB TOTALS	1.945.068.74	296.528.80	2.241.597.54	67.247.93	2.031.570.13	
	AMOUNT DUE KANSAS STATE FIREFIGHTERS ASSOCIATION					67.247.93	449
	449 TOTAL WARRANTS ISSUED					2.241.597.54	